Town Of Hudson Council on Aging Multi-Service Center 29 Church St. Hudson, MA



Hudson Senior Center

Non-Profit Organization U.S. Postage PAID Hudson, MA 01749 Permit #55

JANUARY 2013

Hudson Council on Aging
A Multi-Service Center
Open each day Monday through Friday - 8:00 to 3:30
(978) 568-9638 (978) 568-9639 (978) 568-9647 Fax (978) 567-0946

Social Services

- S.H.I.N.E: Serving the Health Information Needs of the Elderly. Free and confidential health benefits counseling for Medicare beneficiaries.
- Public Benefits Assistance: Screening and Applications for SMOC Fuel Assistance and SNAP (Supplemental Nutritional Assistance Program).
- Information and Referral: For Seniors, Caregivers, and Families to gain knowledge of community resources and programs.
- Homecare Referrals: For BayPath Elder Services (Hudson's Aging Service Access Point) and for private homecare agencies
- Ongoing Case Management

Meetings:

The Council on Aging-

1st Wednesday of each month at 1:00pm

The "Friends of Hudson Seniors"

2nd Tuesday of each month at 10:00am

Social Activities

Line Dancing, AM Fitness, PM Fitness, Yoga, Tai Chi Senior, Walking Club, Bingo Quilting class, Knit and Crochet, Painting class, Bridge instruction, Mahjong, Specialty luncheons, Educational programs, Lending Library, Cribbage, Chess, Day and Overnight Trips, Bread and Pastry, Gift Shop, Friday's Music Jam, and Morning coffee and pastry

Members of the Council on Aging Board

- Charles Corley, Chair -568-8840
- Tony Monteiro, V. Chair 562-6185
- Nina Smith, Tr. 562-3077
- Diane M. Durand Sec. 562-3953
- Melissa Esteves, 568-1791
- Glenna Karvoski 562-6871
- Mary Saaristo 568-0559
- Ralph Barry 562-6905
- Ronald White -562-5316

Partial Funding from Executive Office of Elder Affairs Postage Paid by the "Friends of the Hudson Senior Center, Inc.

Occasionally the center provides speakers to help inform seniors regarding current senior issues. This type of forum is educational and allows seniors to ask questions for themselves. At no time is this to be construed as an endorsement from the Center.



Financial Wellness Month

January is National Financial Wellness Month. It is a perfect time to think and do something about our financial wellness, especially since it falls right after holiday spending and right before the start of tax season. A healthy balance of spending and saving is important for everyone, but it is especially important for people living on fixed incomes like many seniors. The Executive Office of Elder Affairs as well as some local organizations provide very helpful information and resources for seniors in nearly any financial situation.

Credit Counseling

All Massachusetts residents are eligible for credit counseling programs. If you have questions about your financial situation or need help getting out of debt, you can get free advice from a credit-counseling program. These programs are operated by non-profit organizations that help with a variety of issues including personal finance advising, debt management plans and financial education. Some have small fees for service, but these fees can be waived for seniors and low-income individuals. To access these services, all you need to do is call on of the programs directly. A complete list of federally approved programs is available at this website:

http://www.justice.gov/ust/eo/bapcpa/ccde/CC_Files/CC_Approved_Agencies_HTML/cc_massachusetts/cc_massachusetts.htm or by calling my office at (617) 722-2637.

MetroWest Legal Services

MetroWest Legal Services is a great resource for everyone living in our area, but especially useful for seniors. They have attorneys on staff, who deal specifically with issues including social security, consumer rights and government benefits. Their Senior Citizens' Legal Project is for anyone over the age of 60 who needs legal help with many issues not just finances. More information on their project is available at this website: www.mwlegal.org/work/elder-law

Elder Protective Services

Unfortunately, we could all be the target of a financial scam or identity theft. Massachusetts has specific laws protecting anyone over the age of 60 who is a victim. If you or anyone you know might be a victim of fraud or identity theft, please call the Massachusetts Elder Abuse Hotline at 1-800-922-2275.

As always, if you would like more information, please do not hesitate to contact Scott in my office at (617) 722-2637 or Scott.Kjellberg@mahouse.gov.

Upcoming Events with the Rep

Please check your local newspapers and postings at the Council on Aging for specific dates and times for office hours and coffee gatherings throughout the district in January.

Happy New Year to Everyone!

Proudly represents Bolton, Hudson, Maynard, and Stow

State House, Room 544, Boston, MA, 02133 / phone 617-722-2637

District Office: Maynard Town Hall, 195 Main Street

Kate Hoj

By appointment: Call 617-722-2637 or email Kate. Hogan@mahouse.gov

From the Director, Janice Long





HELLO TO EVERYONE

Our Holiday Party on Friday December 21st was a great success! The food was delicious, Recovery Connection sent Carolers to our center which was fun, Mr. Bob Pilsbury came and played piano; Judy Lang presented another incredibly artistic video of her favorite senior center pictures that she took throughout the year and last but certainly not least our Friday Music Jam musicians entertained with holiday songs. Our party started at 10am and ended at 2:00. Thanks to all who came and made this a memorable event! Such fun with so many friends! A special thanks to Tracy Wesinger and her art classes for adorning our reception room with their rendition of Norman Rockwell paintings. Simply outstanding talent! Hudson's elder population seems to be blessed with great gifts and talents! What is more impressive is that you share it with us! We are very fortunate! I honestly love the Hudson Senior Center and all of you! I wish you all a happy and safe new year!

March 1st 2013 is the deadline for Social Security to go to Direct Deposit for all benefits.

If you apply for Social Security or Supplemental Security Income benefits for the first time, you must receive your payments electronically. If you did not sign up for electronic payments when you applied for benefits, we strongly urge you to do it now. You must switch to electronic payments by March 1, 2013. If you don't, the U.S. Department of the Treasury may send your benefits via the Direct Express® card program to avoid an interruption in payment. (There will be no interruptions in payments)

If you are already receiving benefits

If you already receive Social Security or SSI benefits **and** you have a bank account, you can sign up for Direct Deposit by:

- <u>obtaining a password</u> and <u>starting or changing Direct Deposit online</u> (Social Security benefits only), or
- filling out a <u>Direct Deposit Sign Up Form</u> and taking or mailing it to your Social Security Office. The form is available here in PDF format for downloading and completion. To read and print the form, you must have Adobe Acrobat Reader software installed on your computer.
- · contacting your bank, credit union or savings and loan association, or
- calling Social Security toll-free at 1-800-772-1213 (TTY 1-800-325-0778)

For your convenience I have included the Direct Deposit Sign up Form in this newsletter!

If you choose not to sign up for Direct Deposit you will be issued a Direct Express® debit card as another viable option.

The Direct Express® card is a debit card you can use to access your benefits. And you don't need a bank account.

With the Direct Express® card program, we deposit your federal benefit payment directly into your card account. Your monthly benefits will be available on your payment day—on time, every time. You can use the card to make purchases, pay bills or get cash at thousands of locations.

It's quick and easy to sign up for the card. Call the toll-free Direct Express® hotline at 1-877-212-9991. Also, Social Security can help you sign up.

You may call social security at 1-800-772-1213 with any questions!

The Annual Medicare Open Enrollment period is over BUT....

Can I still change my Medicare Plan?

The 2012 Medicare Open Enrollment period ended on December 7, but some people may still be allowed to change plans.

For those with a Medicare Advantage Plan: (your HMO's and PPO's like Tufts, Fallon, BCBS)

Between January 1 and February 14, you can leave your plan and switch to Original Medicare, but you cannot switch to another Medicare Advantage Plan. If you drop your Medicare Advantage plan during this period, you will be able to join a Medicare Prescription Drug Plan to add drug coverage. Your Original Medicare coverage and your prescription drug coverage will begin the first day of the month after your enrollment. You may also add a supplement at this time.

For those with a Medicare Advantage Plan that ended in 2012:

If you did <u>not</u> select a different Medicare Advantage or a Prescription Drug Plan for 2013, then you are currently in Original Medicare without drug coverage. You have until the end of February to enroll in a new Medicare Advantage or drug plan for 2013, which will begin the first of the month after your enrollment. If you choose a drug plan, you may also add a supplement. For those with **Prescription Advantage** or getting "**Extra Help**" paying for prescription drugs:

You can change your plan anytime during the year. Those with Prescription Advantage can do this only <u>once</u> each year. Those with "Extra Help" can change every month.

MEMA POSTS ROOF COLLAPSE & STORM DRAIN SAFETY INFORMATION

Snow Buildup & Subsequent Heavy Rain Can Present Dangers

FRAMINGHAM, MA – "If not cleared off, dry, fluffy snow piled on roofs can act as a sponge, absorbing any additional sleet and rain, adding weight and stress to structures." states Massachusetts Emergency Management Agency (MEMA) Director Kurt Schwartz. "Flat, commercial roofs are most susceptible if they are not draining properly. Additionally, MEMA encourages citizens to clear storm drains in their neighborhoods to minimize local flooding problems from this run-off."

In many cases, roof ice dams can form causing water build-up, leading to interior damage. To minimize the risk of over-stressing a building roof due to accumulated or drifting snow:

- Be on the alert for large accumulating snow build-up or snowdrifts on your roofs.
- If roof snow can be removed, from the ground, with the use of a snow rake (available at most hardware stores), do so. Use caution, as metal snow rakes conduct electricity if they come into contact with a power line.
- Try to avoid working from ladders, as ladder rungs tend to ice up. Snow and ice collect on boot soles, and metal ladders.
- Flat roofs can be shoveled clear, but only if it is determined that the roof is safe to stand upon. Exercise care when on the roof to avoid potentially dangerous falls.
- Flat roof drainage systems should be kept clear to minimize the risk of excess roof ponding in the event of subsequent heavy rainfall or melting.
- Large icicles can form on roof overhangs, but do not necessarily mean ice damming is occurring. Icicles overhanging doorways and walkways can be dangerous and should be carefully removed.
- All of the mentioned actions should only be performed by able-bodied adults, as the snow is heavy, and roofs and other surfaces may be slippery. Protective headgear and eye protection is recommended.

The Massachusetts Emergency Management Agency (MEMA) is the state agency responsible for coordinating federal, state, local, voluntary and private resources during emergencies and disasters in the Commonwealth of Massachusetts. MEMA provides leadership to: develop plans for effective response to all hazards, disasters or threats; train emergency personnel to protect the public; provide information to the citizenry; and assist individuals, families, businesses and communities to mitigate against, prepare for, and respond to and recover from emergencies, both natural and man made. For additional information about MEMA and Winter Preparedness, go to www.mass.gov/mema. Also, continue to follow MEMA updates on *Twitter* at www.twitter.com/MassEMA; *Facebook* at www.facebook.com/MassachusettsEMA. Download the free ping4alert! app to your Smartphone to receive important weather alerts and emergency messages from MEMA. Easy instructions are available at www.mass.gov/mema/mobileappp..

Chair Fitness & Stress Reduction; 2 Great classes being offered at the center.

Chair Fitness is a great form of exercise for people who have arthritis or have not exercised in a while. The class is offered every Wednesday at 10:00 am. People who have taken the class say it has helped them feel more limber.

The Stress Reduction Class is another fantastic class that has received positive feedback. Especially during holiday times when stress is at its peak, this is a great way to learn how to de-stress and really relax! This class is offered on Tuesdays starting January 8th and on.

Both classes are great! If you are bothered by "holiday blues" treat yourself to one or both of these classes as they will benefit you in many ways.

I hope you find this information helpful!

Janice

IMPORTANT MESSAGE FOR ALL PRESCRIPTION ADVANTAGE MEMBERS

PRESCRIPTION ADVANTAGE WILL BE ISSUING NEW ID CARDS FOR ALL MEMBERS EFFECTIVE JANUARY 1. 2013

WHY? Effective January 1, 2013, Prescription Advantage will change their pharmacy benefit manager and will need to re-issue new ID cards to all members so that claims can be processed properly by the new company (Xerox).

WILL THIS EFFECTIVE MY PRESCRIPTION ADVANTAGE BENEFITS? No

WHAT WILL I NEED TO DO? When you receive your new ID card in the mail you HAVE to bring this to your local pharmacy so they can update your card information in the computer system. Your Member ID number will remain the same; however, there are special pharmacy codes that will change and this is what information is most important to your pharmacist to ensure your prescriptions are being processed correctly.

WHAT IF I USE A MAIL ORDER PHARMACY? If you are getting some or all of your medications through a mail order pharmacy you still need to notify them of you new card information. It is best for you to CALL THEM directly to provide this new card information over the phone.

WHAT IF I NEED HELP WITH THIS? If you need help with any of the above actions please call Prescription Advantage at 1-800-AGE-INFO press Option 2 OR call the Hudson Senior Center and speak to a SHINE counselor who can help you through his process at 978-568-9638.

Please note, Prescription Advantage will be sending you a letter about this shortly so expect to receive this in the mail soon.

SPECIAL REQUEST ABOUT SOCIAL SECURITY MAILINGS

As a reminder, please keep all documents mailed to you by the Social Security Administration.

If you are receiving Social Security Benefits you will be receiving a letter in January 2013 regarding your COLA (Cost of living Increase) which will document your "New Benefit Amount" for the new year. Please keep this letter in a safe place. It does not matter if you have your check directly deposited or not, EVERYONE on Social Security will get this letter annually and everyone should save it.

In addition, you will also receive a 1099 FORM from Social Security in January 2013 which is a tax document that verifies your ANNUAL benefit earnings from 2012. This is also an important document which you should save.

The Social Service Department at the Hudson Senior Center works with many clients to help them apply for money saving state and federal subsidy programs such as Extra Help, Prescription Advantage, MassHealth, Fuel Assistance, and Supplement Nutritional Assistance Programs. Many times during the year we need to refer to the above 2 documents or even make copies for the agencies processing your eligibility for these programs. Please be mindful this year to keep all of these forms in a single folder or file in the event we need to utilize them during the year! Thank you!

ONCE AGAIN THE ANNUAL DUES ARE DUE.

THEY ARE STILL ONLY \$7.00 PER PERSON FOR THE YEAR. (This helps with the postage of the monthly newsletter, thank you)

NAME	AMOUNT
ADDRESS	DONATION
TELEPHONE	TOTAL

Caregiver Support Group

For those caring for someone with Alzheimer's disease, this is an educationally based group where attendees share experiences, knowledge, and information to gain support through their care giving journey.

When: Second Monday of each Month 6:00-8:00 pm

Where: Pleasantries Adult Day Services, 195 Reservoir

Street, Marlboro.

Pre-screening is required Please call Tammy at 508-335-1968 Or Donna at 774-452-3923

Free Lunch Bunch At Marlboro Hills Wed. January 30th at noon. Call 508-485-4040 to reserve your seat. This month the topic of discussion will be a surprise!

Friday's Music Jam Session

Fridays at 11:30...

So much fun! Bring your lunch or order lunch here, eat, sing, laugh and enjoy the company of others! A great way to end the week! Hot Pizza every Friday in January for only \$3.00

DayBreak at the Hudson Senior Center, Social Day Program

"DayBreak at the Hudson Senior Center" is our new social day program we offer every Thursday 11:30 am to 2:30pm. Our professional team will help your loved one transition into this warm, caring and enjoyable program! We have a couple of people signed up already! Cost for this program is \$3.00 for lunch and a \$12.00 per day donation to offset the cost of the program. To find out more about "DayBreak at the Hudson Senior Center" you may contact Janice Long or Virginia Figueiredo at 978-568-9638. (Financial hardship situations will be considered for a waiver. All information is confidential). This program is partly sponsored by a grant from the Older Americans Act.

Pizza EVERY Friday in January for a donation of \$3.00 per large slice You must put your name in by the Wed. before. Great for Music Jam Friends!

Cold Lunch Wednesdays

Wednesday cold lunches for month are:1/2 Cottage cheese w/pineapple carrot & raisin salad, 1/9 Tomato & chick pea salad w/feta cheese on a bed of lettuce couscous salad, 1/16 Chili, egg salad corn and black bean salad, 1/23 Pea soup, seafood salad and pasta salad, and 1/30 Cobb salad, chicken lettuce chick peas, corn, tomato and Potato salad For Wednesday lunches you must put your name in the Monday before! Thank you





Soups on at the Hudson Senior Center

Thursday January 17th at 11:30 And....a Movie... "Arbitrage"

Please join us for assorted hot soups, deli meats, chicken salad, pasta salad and assorted min pastries all prepared by our friends at the Assabet Culinary Arts Classes. We will have one colander of hot thick soup and one thin soup!

Call 978-568-9638 to reserve your seat Cost \$7.00

The movie is an alluring suspense thriller about love, loyalty and high finance. New York Hedge fund magnate Robert Miller (Richard Gere) on the eve of his 60th birthday appears the portrait of success in American business and family life. BUT behind the scenes in his mansion he is over his head trying to complete a bank deal before the depths of his fraud are found. He also is having an affair with an art dealer which his dutiful wife Susan Sarandon is unaware of. How does he juggle family, business, an affair and crime??? He is forced to confront the limits of his own moral duplicity.

Come to the luncheon and watch the movie on our 80" screen in the Great Room!!!





Thursday January 24th at 10am at the Senior Center

MR FRIAS PRESENTS:

HISTORY OF CASTINETS AND BASIC FLAMINGO DEMONSTRATION WITH LIVE ACCORDIAN MUSIC

LEARN HOW TO USE CASTINETS.
INTERACTIVE PROGRAM WITH LOTS OF PARTICIPATION
Call 978-568-9638 to sign up for this fun event!!!!
SNOW DATE January 31ST AT 10AM

Stress Reduction With Qigong Class

Have the holidays left you stressed? Are you interested in reducing the stress in your life and in better coping with the day-to-day activities making demands on your time? This class is designed to help you learn how to better deal with these issues. The class will utilize both a western approach based on the work of Dr. Herbert Benson, of Harvard University, and Dr. Jon Kabat-Zinn, of UMass, in combination with simple, easy to learn Chinese Qigong exercises. Lou will be offering the class on Tuesdays in January starting January 8th from 9:30 to 10:30. The fee is \$2 payable to the instructor.

Fiscal year 2013 Fitness Programs

3 Mornings a week fitness classes with Sharon include:

- Monday mornings 8:30 Cardio and Weights
- Tuesday mornings 8:30 Cardio low impact
- Friday mornings 8:30 Cardio and Weights

Cost: \$12.00 per month

AM Yoga with Sharon:

- Wednesday mornings 8:30 am, Cost: \$10.00 per month PM Yoga
- Starting Oct 3rd every Wed \$5.00 payment per class directly to Sharon.

PM 3 evenings a week fitness with Sharon includes

- Mon evening 5:15pm Cardio and Weights
- Tues evening 5:15pm Cardio low impact
- Thurs evening 5:15pm-Cardio and Weights

Cost: \$12.00 per month

Chair Fitness Wed. mornings at 10 Am This is a new class!

• Great for those just beginning a new fitness program or living with Arthritis. Cost is \$10.00 per month!

Walking Club every Wednesday at the Center for 9am

PLEASE NOTE

If Hudson Schools are closed due to inclement weather, the Senior Center is also closed

SENIOR CENTER PAINTING CLASSES

Tuesday 11:30-1pm - Advanced Painters/ Independent Studio

All painters for this class have been pre-registered the class is currently full.

Wednesday 12:30 – 2pm – Beginning Painters/ Introduction to oil painting

The class will meet two "Wednesdays" a month to accommodate for the large demand. This strategy will allow for smaller classes and more concentrated individual tutorials.

The price of \$25 per month will remain the same. Registration forms will be available at the front desk. Once all registrations are completed, Tracy Wesinger will call you to discuss your start time as classes will be alternated to accommodate two groups. The room will be available for those in the Wednesday classes for independent work from 11:00-12:15 as long as clean up is handled appropriately.

Attorney Bergeron will Return Tuesday March 12th at noon. Topic to be determined!



Camera Club Wed. Jan 2nd and Jan 16th the Hudson Senior Center 7pm

Please visit their website www.assbetvalleycameraclub.org

Stress Reduction

with Qigong Class

The following Tuesdays 9:30-10:30

January 8th, 15th, 22nd, and 29th. Cost is \$2.00 per class paid to the nstructor.

Give this class a try! Great Reviews!

FRIENDS MEETING... Now on Tuesdays

Tuesday, January 9th at 10am All are welcome!!

Tuesdays at the Center is "*Movie Day*" popcorn and drink will be available. Join us on Tuesday's for the following movies:

- January 8 **Beach Party** (Annette Funicello and Frankie Avalon fun)
- January 15 The Artist (Academy Award winner with Jean Dujardin & Berenice Bejo)
- January 22 A Place In The Sun Montgomery Cliff, Liz Taylor & Shelly Winters
- January 29 We Need To Talk About Kevin (A psychological thriller)

In Memory Of:

The Hudson Senior
Center is appreciative of all
donations made on behalf of loved
ones.

Knit and Crochet Mondays at 9:30 am

Come to the Center and meet some talented ladies! Share your talent and ideas!

Experienced Line Dancing



Every Monday at 10 am. Cost is \$3.00 paid to the instructor. Please call 978-568-9638 to enroll.

Blood Pressure

Come in any Thursday at 9:30am and have your blood pressure checked at our Senior Center.

SILVER THREADS QUILTING GROUP Thursdays at 10am!

If you would like to learn how to quilt or if you are a seasoned quilter, join the Hudson Silver Threads. They are a wonderful group of women who are fun, warm and friendly.

The Podiatrist will be at the Hudson Senior Center on Monday. 4th at 9am. Please call for an appointment 978-568-9638.

Visit the Hudson Senior Center Gift Shoppe and get some outstanding deals!

Monday 10 am-12 pm and Wednesdays and Thursdays from 10am-2pm.

Our Gift Shoppe is in need of Jewelry in good condition.

The Friend's would like to thank all who have donated items to our Gift Shoppe. It is because of YOU that our Shoppe is so successful! Many Thanks!

- History of Castanets & Flamingo dance Thurs. Jan24th 10am
- Soups on luncheon at center Thurs Jan 17th 11:30 cost \$7.00
- Stress Reduction classes every Tues, starting Jan 8th 9:30am
- Attny Bergeron returns Tues. March 12th topic to be determined
- Dancing around the World w/ Mr. Frias Tues 10-11am
- Tai Chi 24 Forms Should return in February
- Tai Chi 88 Forms Should return in February
- Tai Chi Beginners Should return in February
- Chair Fitness Wednesdays at 10am
- PM Fitness Classes cardio and weights Tues and Thurs. 5pm
- AM Fitness Mon. Tues. Thurs. mornings 8:30 AM
- PM YOGA every Wednesday's 5:15pm to 6pm
- Knit and Crochet Mon. at 9:30 at the center
- Knit and Crochet also on Wed at 10am at the center
- Friends meeting Tues. Jan 9th 10am
- Painting Class for experienced painters Tuesdays 11:30
- Painting Class for beginners Wednesdays 12:30
- Blood Pressure Every Thursday 9:30am 10:30am.
- Senior Center Gift Shop: OPEN on Mondays 10-12 and Wednesdays and Thursdays 10am -2pm
- Chess Club meeting every Tues at our center at 1pm
- Cribbage everyday...
- Mah Jong Mondays and Thursdays at the center 12pm to 3:15pm
- Scrabble AND other Games. Friday's at 1pm
- Podiatry Clinic Monday Feb. 4th 9am please call 978-568-9638 to schedule your appointment.
- Attorney Sousa January 9th at 1pm call for appt.
- Lunch Bunch at Marlborough Hills Wed. Jan 30th at noon.
 Please call 508-485-4040 for reservations. Surprise Discussion this month!
- BRIDGE INSTRUCTION Every Tues. 9:30am at the Senior Center
- WALKING CLUB Every Wednesday meet at 9am at our senior center.
- LINE DANCING Mondays at 10am at our senior center. Cost is \$3.00 per person.
- Hearing Clinic January 8th 9:30am call 978-568-9638 for appt

Come play chess at the Senior Center

Chess Tuesdays at 1 pm at the Hudson Senior Center. All levels of are welcome.

All musicians wanted

If you play an instrument come to the Senior Center on Friday's and join our Music Jam Session at 11:15! It is very entertaining! All are welcome.

From Meals on Wheels

Meals on Wheels is currently looking for volunteers for meals on wheels drivers. Please call *508-573-7200* and ask for Meals on Wheels.

Monthly Birthday Celebrations

The first Friday of every month we will be celebrating all birthdays for the month with a Meals on Wheels lunch and birthday cake. Call ahead so we can reserve your lunch: 978-568-9638.

Attorney Carlos Sousa Wednesday January 9th at 1pm. Call 978-568-9638 for an appointment

Social Security checks will not be issued after March 1st 2013 you must sign up for Direct Deposit or you will be issued a Direct Express Debit Card. There will be NO interruptions in payments!!!!!

Marie's Trips

We will not be doing any trips in January or February do to the weather. We are thinking about **FOXWOODS** toward the end of February.

Some unique trips for you to think about!

- The Mississippi River Cruise on April 4th to the 14th 2013.
- The Golden Oldies Rock & Roll Cruise from Boston to Bermuda on May 31st to June 7th 2013 Gettysburg, Philadelphia & the Amish Country on October22nd to 24th. This trip includes the musical Noah. If you did not see this musical, it is something to consider. Everyone that saw it two years ago are still talking about it. Come in for a flyer.

January 2013

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
		8:00 AM CENTER CLOSED	8:30 AM AM Yoga 9:30 AM Knit and crochet 9:30 AM Cribbage 10:00 AM Chair fitness 10:00 AM Gift Shop 12:45 PM Bingo 1:00 PM PM Cards 1:00 PM COA Brd Mting 5:00 PM pm Yoga 7:00 PM Camera Club	9:30 AM Blood Pressure 10:00 AM Gift Shop 10:00 AM Quilting Class 11:30 AM DayBreak 12:00 PM Mah Jong 1:00 PM PM Cards 5:00 PM PM Fitness	8:00 AM Walmart 8:00 AM Bread and Pastry 8:00 AM Walk in 8:30 AM AM Fitness 9:30 AM Cribbage 11:30 AM Music Jam 11:30 AM New Cold Lunch 1:00 PM PM Cards	
6	7	8	9	10	11	12
	8:00 AM Bread and Pastry 8:30 AM AM Fitness 9:30 AM Knit and crochet 9:30 AM Cribbage 10:00 AM Line Dancing 12:00 PM Mah Jong 12:45 PM Bingo 1:00 PM PM Cards 5:00 PM PM Fitness	8:00 AM Bread and Pastry 8:00 AM Walk in 8:30 AM AM Fitness 9:30 AM Cribbage 9:30 AM Bridge Instruction 10:00 AM Dance w/Mr. Frias 11:30 AM Painting Class 1:00 PM Movie Day 1:00 PM PM Cards 5:00 PM PM Fitness	8:30 AM AM Yoga 9:30 AM Knit and crochet 9:30 AM Cribbage 10:00 AM Chair fitness 10:00 AM Gift Shop 12:45 PM Bingo 1:00 PM PM Cards 5:00 PM pm Yoga	9:30 AM Blood Pressure 10:00 AM Gift Shop 10:00 AM Quilting Class 11:30 AM DayBreak 12:00 PM Mah Jong 1:00 PM PM Cards 5:00 PM PM Fitness	8:00 AM Bread and Pastry 8:00 AM Walk in 8:00 AM Job Lot 8:30 AM AM Fitness 9:30 AM Cribbage 11:30 AM Music Jam 11:30 AM New Cold Lunch 1:00 PM PM Cards	
13	14	15	16	17	18	19
	8:00 AM Bread and Pastry 8:30 AM AM Fitness 9:30 AM Knit and crochet 9:30 AM Cribbage 10:00 AM Line Dancing 12:00 PM Mah Jong 12:45 PM Bingo 1:00 PM PM Cards 5:00 PM PM Fitness	8:00 AM Bread and Pastry 8:00 AM Walk in 8:30 AM AM Fitness 9:30 AM Cribbage 9:30 AM Bridge Instruction 10:00 AM Dance w/Mr. Frias 11:30 AM Painting Class 1:00 PM Movie Day 1:00 PM PM Cards 5:00 PM PM Fitness	8:30 AM AM Yoga 9:30 AM Knit and crochet 9:30 AM Cribbage 10:00 AM Chair fitness 10:00 AM Gift Shop 12:45 PM Bingo 1:00 PM PM Cards 5:00 PM pm Yoga 7:00 PM Camera Club	9:30 AM Blood Pressure 10:00 AM Quilting Class 10:00 AM Gift Shop 11:30 AM Lunch and a Movie 11:30 AM DayBreak 12:00 PM Mah Jong 1:00 PM PM Cards 5:00 PM PM Fitness	8:00 AM Bread and Pastry 8:00 AM Walk in 8:00 AM DOLLAR STORE 8:30 AM AM Fitness 9:30 AM Cribbage 11:30 AM Music Jam 11:30 AM New Cold Lunch 1:00 PM PM Cards	
20	21	22	23	24	25	26
	8:00 AM CENTER CLOSED	8:00 AM Bread and Pastry 8:00 AM Walk in 8:30 AM AM Fitness 9:30 AM Cribbage 9:30 AM Bridge Instruction 10:00 AM Dance w/Mr. Frias 11:30 AM Painting Class 1:00 PM Movie Day 1:00 PM PM Cards 5:00 PM PM Fitness	8:30 AM AM Yoga 9:30 AM Knit and crochet 9:30 AM Cribbage 10:00 AM Chair fitness 10:00 AM Gift Shop 12:45 PM Bingo 1:00 PM PM Cards 5:00 PM pm Yoga	9:30 AM Blood Pressure 10:00 AM Quilting Class 10:00 AM History of Castinats Flamingo 10:00 AM Gift Shop 11:30 AM DayBreak 12:00 PM Mah Jong 1:00 PM PM Cards 5:00 PM PM Fitness	8:00 AM Bread and Pastry 8:00 AM Walk in 8:30 AM AM Fitness 9:00 AM Solomon Pnd Mall 9:30 AM Cribbage 11:30 AM Music Jam 11:30 AM New Cold Lunch 1:00 PM PM Cards	
27	28	29	30	31		
	8:00 AM Bread and Pastry 8:30 AM AM Fitness 9:30 AM Knit and crochet 9:30 AM Cribbage 10:00 AM Line Dancing 12:00 PM Mah Jong 12:45 PM Bingo 1:00 PM PM Cards 5:00 PM PM Fitness	8:00 AM Bread and Pastry 8:00 AM Walk in 8:30 AM AM Fitness 9:30 AM Cribbage 9:30 AM Bridge Instruction 10:00 AM Dance w/Mr. Frias 11:30 AM Painting Class 1:00 PM Movie Day 1:00 PM PM Cards 5:00 PM PM Fitness	8:30 AM AM Yoga 9:30 AM Knit and crochet 9:30 AM Cribbage 10:00 AM Chair fitness 10:00 AM Gift Shop 12:45 PM Bingo 1:00 PM PM Cards 5:00 PM pm Yoga	9:30 AM Blood Pressure 9:30 AM Cribbage 10:00 AM Gift Shop 10:00 AM Quilting Class 11:30 AM DayBreak 12:00 PM Mah Jong 1:00 PM PM Cards 5:00 PM PM Fitness		

For cancellations please call **Silvia 508-573-7246**

Suggested voluntary donation: \$3.00

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	
*Call to request a low sodium alternative only for days labeled "High Sodium Entrée"	HAPPY NEW YEAR! No Meal Delivery	2 Gypsy Soup Meatloaf W/ Gravy Mashed Potato Diced Peaches 1% Milk	3 Roast Turkey W/ Gravy Mashed Potato Broccoli Bread Blueberry Graham 1% Milk	4 Sausage W/ Peppers/Onions Zucchini Blend Parslied Potato Hot Dog Bun Fresh Fruit 1% Milk	
7 Stuffed Shell Meatballs W/ Tomato Sauce Veggie Blend Bread Apple Cinn Muffin Diet: Lemon Graham 1% Milk	8 Vegetable Chili Soup Sloppy Joe Green Beans Hamburger Bun Fruited Straw Gelatin Diet: Fresh Fruit 1% Milk	9 Turkey Ham W/ Sweet & Sour Sauce Baked Beans Carrots Bread Orange Artic Ice Diet: SF Jello 1% Milk	10 Lentil Spinach Soup Diced Chicken W/ Cacciatore Sauce Rotini Orange HDM: Spinach 1% Milk	11 Roast Pork W/ Rosemary Gravy Sweet Potato California Blend Bread Applesauce 1% Milk	
14 Autumn Harvest Soup Breaded Chicken Mashed Potato Bread Pineapple 1% Milk	15 Chef Salad w/Turkey, Cheese, Egg Pasta Salad Peaches 1% Milk	16 Shepherd's Pie Carrots Bread Choc. Pudding Diet:SF Choc, Pudding 1% Milk	17 Creamy Tomato Soup Potato Fish Corn Snack N Loaf Diet: Apple Cinn. Graham 1% Milk	18 Chicken a la King Noodles Peas & Carrots Biscuit Fresh Orange 1% Milk	
21 MLK DAY No Meal Delivery	22 Swedish Meatballs Noodles Peas Bread Applesauce 1% Milk	23 SPECIAL Salmon Boat W/ Dill Sauce Brown Rice Pilaf Italian Green Beans Peach Crisp Diet: SF Lemon Pudding 1% Milk	24 Vegetable Soup Broccoli Bake Parslied Potatoes Bread Fresh Fruit 1% Milk	25 Baked Chicken W/ Gravy Mashed Potatoes Broccoli Bread Peaches 1% Milk	
28 Tortellini Salad W/ Diced Chicken and RP Pesto Sauce Cole Slaw Bread Apple Cinn. Muffin Diet: BB Graham 1% Milk	29 Minestrone Soup Roast Turkey W/ Gravy Mashed Potato Rice Pudding Diet: SF BS Pudding 1% Milk	30 Chicken W/Teriyaki Sauce Brown Rice Green Beans Bread Straw Fruited Gelatin Diet: SF Gelatin 1% Milk	31 Chili Baked Potato California Blend Bread Fresh Fruit 1% Milk	"The preparation of good food is merely another expression of art, one of the joys of civilized living"	

Standard Form 1199A (EG) (Rev. June 1987) Prescribed by Treasury Department Treasury Dept. Cir. 1076

DIRECT DEPOSIT SIGN-UP FORM

DIRECTIONS

- To sign up for Direct Deposit, the payee is to read the back of this form and fill in the information requested in Sections 1 and 2. Then take or mail this form to the financial institution. The financial institution will verify the information in Sections 1 and 2, and will complete Section 3.
 The completed form will be returned to the Government agency identified below.
- A separate form must be completed for each type of payment to be sent by Direct Deposit.
- The claim number and type of payment are printed on Government checks. (See the sample check on the back of this form.) This information is also stated on beneficiary/annuitant award letters and other documents from the Government agency.

OMB No. 1510-0007

 Payees must keep the Government agency informed of any address changes in order to receive important information about benefits and to remain qualified for payments.

SECTION 1 (TO BE COMPLETED BY PAYEE)

A NAME OF PAYEE (last, first, middle initial)		D TYPE OF DEPOSITOR ACCOUNT CHECKING SAVINGS				
		E DEPOSITOR ACCOUNT	NUMBER			
ADDRESS (street, route, P.O. Box, APO/FPO)						
CITY STATE	ZIP CODE	F TYPE OF PAYMENT (Ch	Fed. Salary/Mil. (
TELEPHONE NUMBER		Supplemental Security Income Mil. Active				
AREA CODE		Railroad Retirement Mil. Retire. Civil Service Retirement (OPM) Mil. Survivor Mil. Sur				
B NAME OF PERSON(S) ENTITLED TO PAYME	NT	☐ VA Compensation or Pension	•			
				(specify)		
C CLAIM OR PAYROLL ID NUMBER		G THIS BOX FOR ALLOTM	ENT OF PAYMENT ONL	Y (if applicable)		
		TYPE	AMOUN	-		
Prefix Suffix						
PAYEE/JOINT PAYEE CERTIFICATION		JOINT ACCOUNT HO	OLDERS' CERTIFICATIO	N (optional)		
I certify that I am entitled to the payment identified above, and that I have read and understood the back of this form. In signing this form, I authorize my payment to be sent to the financial institution named below to be deposited to the designated account.		I certify that I have read and understood the back of this form, including the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS.				
SIGNATURE	DATE	SIGNATURE		DATE		
SIGNATURE	DATE	SIGNATURE		DATE		
SECTION 2 (TO BE	COMPLETED BY	PAYEE OR FINANCIAL	INSTITUTION)			
GOVERNMENT AGENCY NAME		GOVERNMENT AGENCY AD	DDRESS			
SECTION 3 (7	O BE COMPLETE	D BY FINANCIAL INSTI	TUTION)			
NAME AND ADDRESS OF FINANCIAL INSTITUTI		ROUTING NUMBER		CHECK		
				DIGIT		
		DEPOSITOR ACCOU	UNT TITLE			
FINANCIAL INSTITUTION CERTIFICATION						
I confirm the identity of the above-named payee(s) and the account number and title. As representative of the above-named financial institution, I certify that the financial institution agrees to receive and deposit the payment identified above in accordance with 31 CFR Parts 240, 209, and 210.						
PRINT OR TYPE REPRESENTATIVE'S NAME	SIGNATURE OF REP	RESENTATIVE	TELEPHONE NUMBER	DATE		

Financial institutions should refer to the GREEN BOOK for further instructions.

BURDEN ESTIMATE STATEMENT

The estimated average burden associated with this collection of information is 10 minutes per respondent or recordkeeper, depending on individual circumstances. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Financial Management Service, Facilities Management Division, Property & Supply Section, Room B-101, 3700 East-West Highway, Hyattsville, MD 20782 or the Office of Management and Budget, Paperwork Reduction Project (1510-0007), Washington, D.C. 20503.

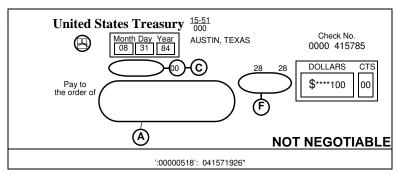
PLEASE READ THIS CAREFULLY

All information on this form, including the individual claim number, is required under 31 USC 3322, 31 CFR 209 and/or 210. The information is confidential and is needed to prove entitlement to payments. The information will be used to process payment data from the Federal agency to the financial institution and/or its agent. Failure to provide the requested information may affect the processing of this form and may delay or prevent the receipt of payments through the Direct Deposit/Electronic Funds Transfer Program.

INFORMATION FOUND ON CHECKS

Most of the information needed to complete boxes A, C, and F in Section 1 is printed on your government check:

- Be sure that payee's name is written exactly as it appears on the check. Be sure current address is shown.
- Claim numbers and suffixes are printed here on checks beneath the date for the type of payment shown here. Check the Green Book for the location of prefixes and suffixes for other types of payments.
- F Type of payment is printed to the left of the amount.



SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS

Joint account holders should immediately advise both the Government agency and the financial institution of the death of a beneficiary. Funds deposited after the date of death or ineligibility, except for salary payments, are to be returned to the Government agency. The Government agency will then make a determination regarding survivor rights, calculate survivor benefit payments, if any, and begin payments.

CANCELLATION

The agreement represented by this authorization remains in effect until cancelled by the recipient by notice to the Federal agency or by the death or legal incapacity of the recipient. Upon cancellation by the recipient, the recipient should notify the receiving financial institution that he/she is doing so.

The agreement represented by this authorization may be cancelled by the financial institution by providing the recipient a written notice 30 days in advance of the cancellation date. The recipient must immediately advise the Federal agency if the authorization is cancelled by the financial institution. The financial institution cannot cancel the authorization by advice to the Government agency.

CHANGING RECEIVING FINANCIAL INSTITUTIONS

The payee's Direct Deposit will continue to be received by the selected financial institution until the Government agency is notified by the payee that the payee wishes to change the financial institution receiving the Direct Deposit. To effect this change, the payee will complete a new SF 1199A at the newly selected financial institution. It is recommended that the payee maintain accounts at both financial institutions until the transition is complete, i.e. after the new financial institution receives the payee's Direct Deposit payment.

FALSE STATEMENTS OR FRAUDULENT CLAIMS

Federal law provides a fine of not more than \$10,000 or imprisonment for not more than five (5) years or both for presenting a false statement or making a fraudulent claim.