



# NEW(S) HORIZON

A NEWSLETTER FROM THE  
WALPOLE COUNCIL ON AGING

WALPOLE CENTER—135 SCHOOL STREET; WALPOLE, MA 02081

Telephone 508-668-3330 Fax 508-660-7363 website: [www.walpole-ma.gov](http://www.walpole-ma.gov)

The Council on Aging is the department of town government dedicated to assessing the needs of and providing services to Walpole residents age 60 and older.

The goal of the Walpole Council on Aging is to serve as advocates and to embrace the lives of Walpole Elders.

YOU ARE CORDIALLY INVITED TO ALL MEETINGS OF THE WALPOLE COUNCIL ON AGING. OUR NEXT MEETING IS **THURSDAY, NOVEMBER 19th AT 1:30 PM** AT THE NEWELL SENIOR CENTER ATTACHED TO WALPOLE TOWN HALL.

*The Walpole C.O.A. is proud to sponsor many events and programs addressing health concerns of Walpole elders. Examples of these are as follows:*

## Nutrition Programs

TRIAD

HESSCO Lunches

Podiatrist

Educational Groups

Knitting Group

Bingo

## VNA Clinics

Yoga

Outreach Services

Cribbage

Financial Programs

Writing Group

Veterans Group

## Dominos

Whist

Bridge

Great Trips

Chair Exercise Programs

Zumba Gold

Mah Jongg

Transportation for shopping, errands and medical appointments  
Day of Beauty (September-June)

**LOOK INSIDE THE NEWSLETTER FOR TIMES & DATES OF THESE PROGRAMS!**

For the most up-to-date information, please go on our website at [www.walpole-ma.gov](http://www.walpole-ma.gov)

(Once on main page, click on contacts and find the COA)

## WALPOLE SENIOR CENTER HOURS:

MONDAY, WEDNESDAY, THURSDAY, FRIDAY 8:30 –5:00PM TUESDAY 8:30– 8:00PM

## Letter From The Director

November can be a beautiful time of year in New England but it is also the time to prepare for the winter months that are coming! If last winter taught us anything, it is; you never know when or how much snow could come! Having a plan in place can make a big difference! Things to consider are: Do you have a place to go if you lose power? Is your heating system in good working order? How will your driveways and walkways be cleared and salted after it snows? Are you using a fireplace and has it been cleaned in the last few years? If you need assistance or any help, please feel free to contact the Center and we will do our best to help.

Courtney Riley

### Helpful numbers:

Norfolk County "Are You OK?": (866) 900-RUOK (7865).

Will call you at a set time everyday to make sure you are up and OK

HESSCO: (800) 462-5221

Police (Non-emergency) 668-1212

Fire Department (Non-emergency) 668-0260

## How do I sign up for events I see in the Newsletter???

The Center tries to offer a variety of programs to interest everyone. We often receive questions on how to sign up for our programs. Well, look no further!!

### *When can I sign up?*

Walpole residents can sign up on the FIRST business day of the month starting at 8:30 AM. After that, as long as a trip is not filled, you can sign up until 24 hours before the program takes place.

### *What if I come into the Center before 8:30 AM?*

You will be waiting!! The sign-up does not start until 8:30 AM so please wait until then to come in.

### *Once at the Center, then what?*

When you walk in, you will be handed a number. These will be given out on a first come first served basis; (but not until 8:30 AM). If there are multiple people here, the numbers will just be given out randomly. While waiting, you will fill out an index card with the programs you want to attend. When your number is called, you hand the card to the employee who will sign you up.

### *Can I call the Center?*

Yes, but we prefer that if you are able to come in to the Center, you do so. The phone will not be answered until 8:30 AM and you must speak to someone. Please do not leave a voicemail! The number to call is 508-668-3330.

### *Will I get every event I ask for?*

We try our best to accommodate everyone but unfortunately our off campus trips are limited to the number of seats we have on the bus. However, there is no limit to programs offered at the Senior Center itself. Often, transportation can be arranged to bring you here.

**As always, if you have any suggestions on trips, we would love to hear them!! Don't be shy!!**

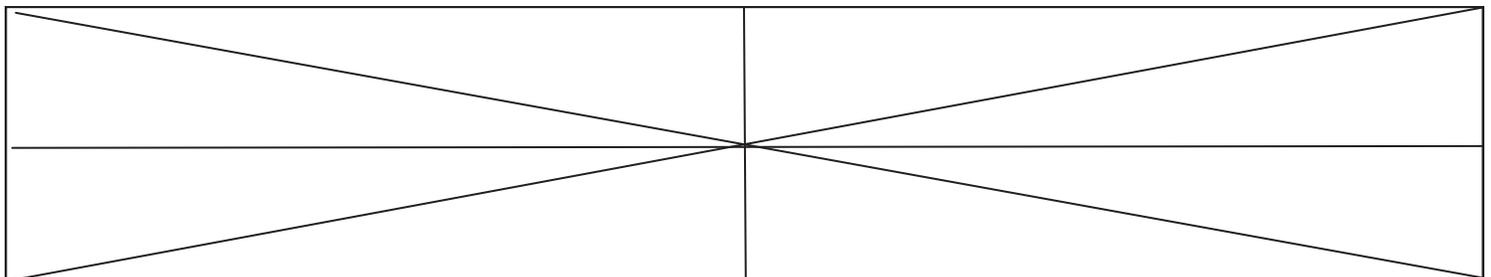
# NOVEMBER 2015

Please **sign up for ALL trips and events** you would like to attend.

Sign up starts **MONDAY, NOVEMBER 2nd at 8:30 AM.**

You must speak with someone at the Center to confirm sign-up.

<u>MONDAY</u>	<u>TUESDAY</u>	<u>WEDNESDAY</u>	<u>THURSDAY</u>	<u>FRIDAY</u>
<b>2</b> Exercise Class 10:00 AM Matter of Balance 10:00 AM Dominos 1:00 PM Mah Jongg 1:30 PM	<b>3</b> Stop & Shop (AM Trips) Walking Club—Bird Park <span style="float: right;">8:30 AM</span> Whist 12:00 PM Yoga Class 2:30 PM A Musical Interlude 4:00 PM Story Time with Alan O'Hare <span style="float: right;">7:00 PM</span>	<b>4</b> Exercise Class 10:00 AM Knitting Group 10:00 AM Pokeno Mania -12:30 PM Senior Singing Group <span style="float: right;">2:30 PM</span>	<b>5</b> NO Yoga Chickie Flynn 11:30 AM Cribbage 1:00 PM Bridge 1:15 PM Hoops & Needles 6:30 -9:00 PM	<b>6</b> Zumba 9:00 AM Wii Bowling 10:00 AM Seekers Writing Club 10:00AM <span style="float: right;">Library</span> Bingo 12:30 PM
<b>9</b> Exercise Class 10:00 AM Matter of Balance 10:00 AM Walmart Trip 11:30 AM Dominos 1:00 PM Mah Jongg 1:30 PM	<b>10</b> Stop & Shop (AM Trips) Walking Club—Bird Park <span style="float: right;">8:30 AM</span> Whist 12:00 PM Yoga Class 2:30 PM A Musical Interlude 4:00 PM	<b>11</b> <del>VETERANS DAY CENTER CLOSED</del>  <b>11:00 AM</b> <b>Veteran Day Service at Walpole High School</b>	<b>12</b> Walking Club—Bird Park Day of Beauty 8:30 AM Walk in Breakfast 8-10 AM Yoga 10:30-11:30 AM Cribbage 1:00 PM Bridge 1:15 PM Bereavement Planning 1:30 PM Hoops & Needles 6:30-9:00 PM	<b>13</b> Zumba 9:00 AM Quiche & French Toast Wii Bowling 10:00 AM Bingo 12:30 PM
<b>16</b> Exercise Class 10:00 AM Matter of Balance 10:00 AM Restaurant of Month 11:30 AM Dominos 1:00 PM Mah Jongg 1:30 PM	<b>17</b> Stop & Shop (AM Trips) Walking Club—Bird Park <span style="float: right;">8:30 AM</span> Whist 12:00 PM Podiatrist 1:00 PM Yoga Class 2:30 PM A Musical Interlude 4:00 PM	<b>18</b> Museum of Science 9:30 AM Exercise Class 10:00 AM Knitting Group 10:00 AM TRIAD 11:00 AM Creative Corner 1:00 PM Senior Singing Group <span style="float: right;">2:30 PM</span>	<b>19</b> Walking Club—Bird Park Yoga 10:30-11:30 AM Strictly Sinatra (TBD) COA Board Meeting 1:30 PM Cribbage 1:00 PM Bridge 1:15 PM Hoops & Needles 6:30-9:00 PM	<b>20</b> Zumba 9:00 AM Wii Bowling 10:00 AM Seekers Writing Club 10:00AM <span style="float: right;">Library</span> Bingo 12:30 PM
<b>23</b> Exercise Class 10:00 AM Matter of Balance 10:00 AM Harvest Tea Party 12:30 PM Dominos 1:00 PM Mah Jongg 1:30 PM	<b>24</b> Stop & Shop (AM Trips) Walking Club—Bird Park <span style="float: right;">8:30 AM</span> Whist 12:00 PM Yoga Class 2:30 PM A Musical Interlude 4:00 PM	<b>25</b> Exercise Class 10:00 AM  Center will close at <b>12:30 PM</b>	<b>26</b> <del>THANKSGIVING DAY</del>   Center Closed	<b>27</b> Zumba 9:00 AM Wii Bowling 10:00 AM  NO Bingo
<b>30</b> Errand Day Exercise Class 10:00 AM Matter of Balance 10:00 AM Norwood Theater Play 11:00 AM Dominos 1:00 PM Mah Jongg 1:30 PM		<b>Save the Date:</b> Walpole COA Holiday Party at Raffael's will be Wednesday, December 16th		



# NOVEMBER TRIPS & EVENTS

*“November is the month to remind us to be thankful for the many positive happenings in our lives.”*

NOVEMBER 3 TUESDAY	Story Time with Alan O’Hare	Come and Share your stories, Poems and Music with others	At the Center 7:00 PM - Walk-ins Welcome
NOVEMBER 5 THURSDAY	Chickie Flynn	Please sign up at Center. If you went last month, you will have to wait to sign up.	\$2.50 for gratuity per person Paid at Restaurant
NOVEMBER 9 MONDAY	Walpole Walmart Trip	We will take you to Walmart, let you shop and take you home	11:30 AM Please sign up at Center
NOVEMBER 11 WEDNESDAY	VETERAN’S DAY SERVICE	Come to Walpole High School - Memorial Plaque will be unveiled!!	Center is Closed
NOVEMBER 12 THURSDAY	Walk-in-Breakfast	Come join us for a great home cooked breakfast and wonderful company!	8:00 AM - 10:00 AM \$3.00 per person
NOVEMBER 12 THURSDAY	Day of Beauty	Manicures, facials, hair color, cuts & then if Gerry’s Restaurant is open we will go	Van will leave Center at 8:30 Must sign up—limit 14 people
NOVEMBER 12 THURSDAY	Bereavement Planning Presentation	Come listen and learn which documents need to be completed and why.	1:30 PM at The Center—FREE Please sign up
NOVEMBER 13 FRIDAY	Quiche & French Toast	Chef Don is back once again! Must sign up at Center. 24 max	\$3.00 per person 9:30 AM
NOVEMBER 16 MONDAY	Restaurant of Month	We will go to The Dolphin’s in Natick	Van will leave Center at 11:30 AM Please sign up at Center
NOVEMBER 18 WEDNESDAY	Trip to Boston Museum of Science	Self-guided tour with a visit to the Butterfly Garden at 11:30 AM	Limited to 15 people \$25.00 per person
NOVEMBER 18 WEDNESDAY	Norfolk TRIAD program	Officer Cheryl Bambery will do a presentation on fall prevention for seniors	11:00 AM at Center - FREE Please Sign up at Center
NOVEMBER 18 WEDNESDAY	Creative Corner presents Plimptonville	Presented by George Ransom (Walpole Historian and artist)	1:00 PM at Center Free—Please sign up
NOVEMBER 19 THURSDAY	Strictly Sinatra at Venus De Milo	Includes coach bus, sit down Thanksgiving style meal and show	\$61 per person Must Sign up by 10/09/15
NOVEMBER 19 THURSDAY	Council on Aging Board Meeting	Come listen to all the events and plans happening at the Council	SPECIAL CHANGE OF DATE Meeting starts at 1:30 PM
NOVEMBER 23 MONDAY	Harvest Tea Party	Come join us at the Center for a traditional tea party	12:30 PM - FREE Limited to 35 people
NOVEMBER 30 MONDAY	Walpole Errand Day	Sign up and we will take you anywhere in Walpole	Time leaving will be based on the number of people and where they go
NOVEMBER 30 MONDAY	A Christmas Carol at Norwood Theater	Enjoy a Meal at Sheraton 4 points in Norwood followed by the play	\$45 a person includes: Transportation, Luncheon and show



**The Lions Club Spaghetti Dinner**  
 Sunday, November 29th—12:00 PM at the Center  
 Join us for this FREE meal, compliments of The Walpole Lions.

Space limited. MUST sign up.

## Casting a little light on Medicare Frequently Asked Questions

Good evening everyone. I see a lot of the same faces from our two earlier sessions on Medicare, so I guess you're finding the meetings interesting. I see my friend from past meetings here tonight, still wearing his "Free Brady T-shirt". Are you finding the meetings interesting sir?

"Not really." Well why do you come? "For the free coffee, and that's not very good either."

Well following that ringing endorsement, let's begin tonight discussion with Medicare Prescription drug coverage and how it works.

There are two ways to get Medicare Prescription Drug Coverage; you can enroll in a stand – alone Part D Plan (PDP.) In order to qualify you must have either Medicare Part A or Part B.

The second option is to enroll in a Medicare Advantage plan with Part D (MAPD). For this type coverage you must have both Medicare Part A and Medicare Part B to be eligible.

Yes Miss, you have a question? "I became eligible for Medicare five years ago. At that time I was not taking any medications, however, that's now changed and I need a Part D plan. Will that be a problem?"

Yes, and it can be an expensive problem. First, there is a Part D late enrollment penalty. The late enrollment penalty is an amount added to your Part D premium. You may owe a late enrollment penalty if you didn't join a Part D plan when you first became eligible, which, in your case was in October 2010.

Since you been without credible prescription coverage for the past 60 months, your penalty for 2016, will be (1% for each of those 60 months). The penalty is added on to the base national beneficiary premium. In your case your penalty for not enrolling in a Medicare Part D when you became eligible will be \$19.80 in addition to your plan's premium in 2016. Generally you have to pay the penalty for as long as you have Part D coverage.

So it's very important to take steps to avoid paying a penalty. First, you may want to join a Medicare drug plan when you first become eligible, even if you don't take any or few prescriptions at that time. You may be able to find a plan that meets your needs with little or no monthly premium.

Several weeks ago an interesting article appeared in the Boston Sunday Globe by Frank Lalli, "The Health Care Detective" in which he offered an excellent piece of advice when he wrote; *Many part D beneficiaries would lower their premiums by changing plans each year, since prescription insurers constantly shuffle drugs on and off their lists of approved drugs, or ratchet up the cost of specialty medicines. But only about 10 percent of beneficiaries actually switch.*

So now is the time, between October 15 and December 7, to do yourself a favor; Call the Senior Center 508 -668- 3330 and make an appointment, someone will be glad to try and help you to find the best Part D plan that meets your needs. You can also go to [medicare.gov](http://medicare.gov) and use the Medicare Plan Finder to find what plan is best for you.

Yes sir, you in the back row. "I have been covered for prescriptions under my wife's company health plan for the past 4 years. She is planning to retire next year and her insurance coverage ends. Will I have to pay a penalty when I enroll in a new Part D plan? "

The key to that answer is if the prescription drug coverage provided by your wife's plan is considered credible coverage. Credible prescription drug coverage means the coverage is at least as good as Medicare Part D. Credible prescription drug could include drug coverage from a current or former employer, union from a VA Health plan, TRICARE or Indian Health Service.

Your plan must tell you each year if your drug coverage is credible. You may receive the information in a letter, benefit book or in a newsletter from the plan. Keep this information.

Yes Miss, you have your hand up? "Thank you. My question is what does it mean when they talk about being in the donut hole?" Most Medicare drug plans have a coverage gap ("also called the donut hole"). The donut hole begins after you and your drug plan together have spent \$3,310 for covered drugs.

In 2016, once you enter the donut hole, you pay 45% of the plan's cost for covered brand-name drugs and 58% of the plans cost for covered generic drugs.

Once the amount you spend reaches \$4,850 out of pocket for the year, your coverage gap or donut hole ends. At that point, you would only pay a co-payment for the remainder of the year.

Yes sir, your question? "What items count toward you getting out of the donut hole?"

Your yearly deductible, coinsurance and copayments all count, also the discount you get on covered brand name drugs and what you pay when you're in the donut hole.

What you pay for drugs that aren't covered and your premium do not count toward getting you out of the donut hole.

The only good news in all of this? Not everyone will reach the donut hole because their drug cost won't be high enough.

Next meeting we will take a look at Prescription Advantage, Extra Help paying your Part D cost, Buy In, Health Safety Net and the Frail Elder Waiver Program.

**Remember, mark your calendar; Open Enrollment begins October 15 through December 7, 2015.**

**This is the time you can change your Medicare health or prescription drug coverage for 2016.**

**Bereavement Presentation on Thursday November 12  
at 1:30 PM At the Center**

**THINGS YOU SHOULD KNOW  
BEFORE  
YOU GO...**

- **DOCUMENTS EVERY SENIOR SHOULD HAVE**
- **OTHER DOCUMENTS TO CONSIDER**
- **IMPORTANT PAPERS**
- **WHERE DO YOU KEEP YOUR...**
- **WHO HANDLES YOUR...**
- **LOCATION OF IMPORTANT DOCUMENTS**
- **LOCATION OF OTHER IMPORTANT DOCUMENTS**
- **COMPUTER INFORMATION AND PASSWORDS**
- **IMPORTANT CONTACTS**
- **FAMILY RECORDS**
- **LISTING OF GROUPS, ORGANIZATIONS AND MEMBERSHIPS**
- **PROPER PLANNING HELPS...**
- **WHY PEOPLE DON'T PLAN**

**PRESENTED BY  
JAMES D. MALTZ**

*Chartered Advisor for Senior Living™  
Chartered Financial Consultant®  
Chartered Life Underwriter®*

*James D. Maltz works with seniors and their issues. He is a frequent speaker to Senior Citizen groups, hospitals, area Councils on Aging, as well as social and professional organizations. He can be reached with your questions at CANTON FINANCIAL, 781-575-1300, 399 Neponset Street, Suite 212, Canton, MA 02021. Email: cantonfinancial@aol.com*

**The Original Thanksgiving Meal:**

Unlike today's feast consisting of turkey, stuffing, cranberry, etc., the original Thanksgiving menu probably consisted of the following items:



Seethed [boiled] Lobster  
Roasted Goose  
Boiled Turkey  
Fricassee of Coney  
Pudding of Indian Corn Meal with dried Whortleberries  
Seethed Cod  
Roasted Duck  
Stewed Pumpkin  
Roasted Venison with Mustard Sauce  
Savory Pudding of Hominy  
Fruit and Holland Cheese



# NEW(S)HORIZONS

**Walpole Council on Aging  
Town Hall  
135 School Street  
Walpole, MA 02081**

**Telephone: (508) 668-3330  
Fax: (508) 660-7363**

**Courtney Riley, Director COA  
Laurel St. Pierre, Outreach  
Jane Wulk, Van Driver  
Carol Fellini, Van Driver  
Jim Hinds, Van Driver**

**Dolores Efthim  
Chairman COA Board**

**Meal site  
(508) 668-3423**

**This Newsletter is made  
possible, in part, by a grant  
from the  
Massachusetts Executive  
Office of Elder Affairs.**



*Friends of the Walpole  
Elders, Inc.  
P.O. Box 186  
East Walpole, MA 02032*

Non-Profit  
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## WALPOLE VNA

The Walpole Area VNA nursing staff conducts clinics for blood pressure checks, other screenings and provides health info at the following times and places:

**1st and 3rd of the month -  
Walpole Senior Center,  
Town Hall**

*As well as:*

3rd Wednesday of the month -  
Norfolk Senior Center 12:30 PM

3rd Wednesday of the month -  
Norwood Senior Center 12:30 PM

4th Friday of the month -  
Caryl Center in Dover 1:00 PM

Everyone at the Walpole COA would like to say **THANK YOU** to all the Veterans past, present and future who serve our country. We all feel it's important that we remember the service these special men and women have given our country and to those who gave the ultimate sacrifice.

Thank you to all the Veterans who have worked and continue to work hard for our freedom!

