



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

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, OCTOBER 15th 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

(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

Can We Talk?... Let's Talk!

The Center has an amazing opportunity to bring in three great and exciting programs, but YOU need to tell me if you're interested!

The three focuses for consideration would all be lead by Selectman Cliff Snuffer:

1. A group to learn and discuss as well as see about Antiques and Collectibles.
2. Writing from the Heart. Is there something you always wanted to say but couldn't, or didn't know how?? This group will explore what has yet to be said!
3. Political Discussion Group. Local, State, or Federal! This would be the opportunity to have a conversation with a very knowledgeable person who wants to know what you think!

If you are at all interested in participating in any or all of these new groups, please let me know!!

Please call the Center at 508-668-3330 and leave your name and phone number with your interests, or please fill out the slip below and return it to the Center.

 Yes to Antiques

Yes to Writing

Yes to Politics

Name: _____ Phone: _____

(Please return this form to the Center, and we will contact you with dates and times of your choice group)

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

The Center tries to offer a variety of programs to interest everyone, and 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 serve basis, (but not until 8:30 AM). If there are multiple people here they 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. 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 508-660-7346

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 and 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!!

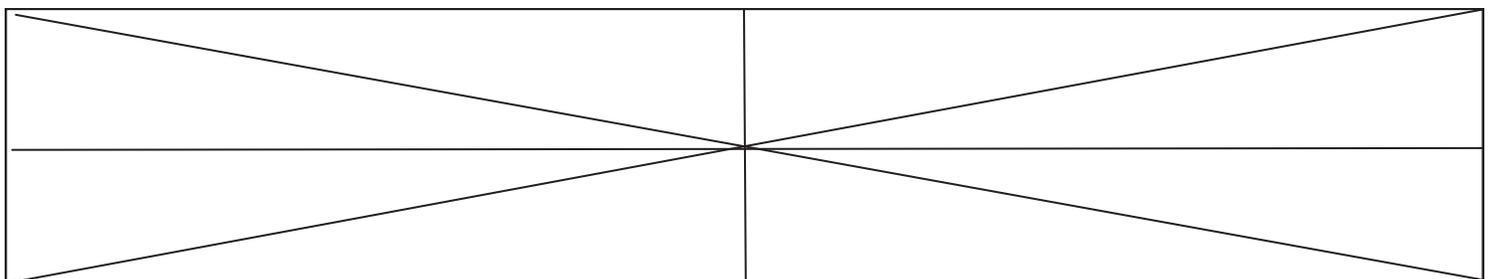
OCTOBER 2015

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

Sign up starts **THURSDAY, OCTOBER 1st 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>
MAY SIGN UP FOR CHICKIE FLYNN TODAY			1 Yoga 10:30-11:30 AM Chickie Flynn 11:30 AM Pot Luck Luncheon 12:00 PM Cribbage 1:00 PM Bridge 1:15 PM Hoops & Needles 6:30 -9:00 PM	2 Zumba 9:00 AM Wii Bowling 10:00 AM Seekers Writing Club 10:00AM Library Bingo 12:30 PM
5 Exercise Class 10:00 AM Walmart Trip 11:30 AM Dominos 1:00 PM Mah Jongg 1:30 PM	6 Stop & Shop (AM Trips) Walking Club—Bird Park 8:30 AM Whist 12:00 PM Podiatrist 1:00 PM Yoga Class 2:30 PM A Musical Interlude 4:00 PM	7 Exercise Class 10:00 AM Patriot Place 11:00 -2:00 PM Pokeno Mania 12:30 PM Senior Singing Group 2:30 PM	8 Walking Club—Bird Park Veterans Meeting 9:00AM Yoga 10:30-11:30 AM Wheel of Fortune 1:00 PM Cribbage 1:00 PM Bridge 1:15 PM Hoops & Needles 6:30-9:00 PM	9 Zumba 9:00 AM Wii Bowling 10:00 AM Bingo 12:30 PM
12 CENTER CLOSED COLUMBUS DAY 	13 Gloucester Lobster Cruise 9:00 Stop & Shop (AM Trips) Walking Club—Bird Park 8:30 AM Whist 12:00 PM Yoga Class 2:30 PM A Musical Interlude 4:00 PM	14 Plainridge Park Casino 9:30 Exercise Class 10:00 AM Knitting Group 10:00 AM Pokeno Mania -12:30 PM Senior Singing Group 2:30 PM	15 Walking Club—Bird Park Walk-in Breakfast 8-10 AM Yoga 10:30-11:30 AM COA Board Meeting 1:00 PM Cribbage 1:00 PM Bridge 1:15 PM Hoops & Needles 6:30-9:00 PM	16 Zumba 9:00 AM The Big Apple 9:30 AM Wii Bowling 10:00 AM Seekers Writing Club 10:00AM Library Bingo 12:30 PM
19 Exercise Class 10:00 AM Matter of Balance 10:00 AM Blue Hills Trailside Museum TBD Dominos 1:00 PM Mah Jongg 1:30 PM	20 Stop & Shop (AM Trips) Walking Club—Bird Park 8:30 AM Whist 12:00 PM Yoga Class 2:30 PM A Musical Interlude 4:00 PM	21 Day of Beauty 8:30 AM Exercise Class 10:00 AM Cranberry Bog Tour Pokeno Mania 12:30 PM Senior Singing Group 2:30 PM	22 Walking Club—Bird Park Yoga 10:30 AM—11:30 AM Walpole Co-Op Fall Luncheon Cribbage 1:00 PM Bridge 1:15 PM Hoops & Needles 6:30-9:00 PM	23 Zumba 9:00 AM Wii Bowling 10:00 AM Bingo 12:30 PM
26 Errand Day Exercise Class 10:00 AM Matter of Balance 10:00 AM Flu Clinic 1:00 - 3:00 PM Dominos 1:00 PM Mah Jongg 1:30 PM	27 Stop & Shop (AM Trips) Walking Club—Bird Park 8:30 AM Whist 12:00 PM Fallon Senior Plan 2:00 PM Yoga Class 2:30 PM A Musical Interlude 4:00 PM	28 Exercise Class 10:00 AM Creative Corner - 1:00 PM Fall Flower Arrangements Senior Singing Group 2:30 PM	29 Walking Club—Bird Park Walk-in Breakfast 8-10 AM * *Costumes Welcomed!! Yoga 10:30-11:30 AM Halloween Concert 11:00 AM Cribbage 1:00 PM Bridge 1:15 PM	30 Zumba 9:00 AM Wii Bowling 10:00 AM Seekers Writing Club 10:00AM Library Ice Cream Social 11:00 AM Bingo 12:30 PM



OCTOBER TRIPS & EVENTS

OCTOBER 1 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
OCTOBER 1 THURSDAY	Pot Luck Luncheon	Bring your favorite appetizers, meal or dessert and share with others.	Free- 12:00 PM At Center—Please sign up
OCTOBER 5 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
OCTOBER 7 WEDNESDAY	Foxboro Patriot Place	Eat, Shop or do Both! The time there is your own!	11:00 AM - 2:00 PM Please sign up at Center
OCTOBER 8 THURSDAY	Veterans Meeting	All Veterans welcomed to this meeting Topic changes monthly.	9:00 AM—Coffee and snacks 9:30 AM—Meeting starts
OCTOBER 8 THURSDAY	Wheel of Fortune with Home Instead Care	Game starts at 1:00 PM The more the merrier!!	Free of Charge Please sign up at Center
OCTOBER 13 TUESDAY	Gloucester Lobster Cruise	Enjoy a bountiful Clam Bake, while viewing the sights on this 2.5 hour cruise.	9:00 AM—5:00 PM \$84.00 per person
OCTOBER 14 WEDNESDAY	Plainridge Casino Trip	If you went last month you must wait a week to sign up again	Van will leave at 9:30 AM Must sign up at Center
OCTOBER 15 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
OCTOBER 15 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
OCTOBER 16 FRIDAY	The Big Apple in Wrentham	Enjoy the freshest, hand-picked produce grown & handled with care.	Leave at 9:30 AM Must Sign up
OCTOBER 19 MONDAY	<i>NEW PROGRAM!!</i> Matter of Balance	Award winning program designed to manage falls and increase activity levels	8 week course—Starts today! Class taught at the Library
OCTOBER 19 MONDAY	Blue Hills Trailside Museum	Enjoy a walking tour followed by live animal presentation	\$15.00 Per Person Must Sign up
OCTOBER 21 WEDNESDAY	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
OCTOBER 21 WEDNESDAY	Cranberry Bog Tour	Flax Pond Farms Visit & Bog Tour	\$59.00 per person Includes Coach, Lunch and Tour
OCTOBER 22 THURSDAY	Walpole Co-Op Fall Luncheon	Annual Fall Luncheon at Raffael's	12:00 PM - 3:00 PM Must Sign up to attend
OCTOBER 26 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
OCTOBER 26 MONDAY	Walpole Senior Flu Clinic	Come in and receive your yearly flu shot	Flu Clinic located in Town Hall 116 1:00 PM – 3:00 PM
OCTOBER 28 WEDNESDAY	Creative Corner with Ora	Fall Flower Arrangements at Stop and Shop	1:00 PM—2:00 PM Please Sign up—limit 10 people
OCTOBER 29 THURSDAY	Walk-in-Breakfast	Halloween Theme Breakfast Costumes STRONGLY encouraged!!!	8:00 AM—10:00 AM \$3.00 per person
OCTOBER 29 THURSDAY	Halloween Concert Featuring Paul Gookin	Join us for this fun MONSTER BASH	FREE Please Sign Up
OCTOBER 30 FRIDAY	FREE Ice Cream Social	The Walpole JR Woman's Club is sponsoring this event	11:00 AM at Center Must Sign up

Casting a little light on Medicare Frequently Asked Questions

So... Last month we had a pretty extensive question and answer session on Medicare Part A and Part B. Tonight we will look at the other two phases of Medicare, Part C and Part D.

Remember when we discussed Part A and Part B last month. I explained that Medicare pays for many but not all health care services and supplies; however, there were some deductibles and coinsurance payments that were not covered under Part A and Part B.

You have a question, sir? Yes, you wearing the "Free Brady T-Shirt".

"Yes, I remembered you saying last month that if you're admitted to the hospital Part A, there is a \$1,260 dollar hospital deductible you're responsible for. You also said that under Part B there is an annual deductible of \$147.00 dollars after which I'm only covered at 80%. That can add up. Can I purchase additional coverage?"

As usual, you folks are one step ahead of me. Here's the story. There are 2 main choices you have. The first option is you can buy a Medicare Supplement Insurance (Medigap) policy from a private Insurance company. The other option is to purchase a Medicare Advantage like an HMO or PPO Plan. Let's deal with the Medigap plan first.

Medigap plans are designed to fill the gaps of Medicare part A & B. Every Medigap policy must follow federal and state laws which are designed to protect you.

Yes, Miss, you in the back row, beside the man with the Brady shirt. You have a question?

"Yes, before you put me to sleep. In a nutshell, what do I need to know about Medigap plans before I consider joining?"

Next question. First, you must have both Medicare Part A and Part B to join a Medigap plan. You pay the private Insurance Company a monthly premium for your Medigap policy in addition to your monthly Part B premium that you pay to Medicare.

A Medigap policy only covers one person; spouses must buy separate policies. Currently, there are seven companies offering Medigap plans in Massachusetts. They all have a continuous enrollment period and all offer two types of coverage, Core and Supplement 1.

Core is less costly, but doesn't cover all gaps including the Medicare Part A hospital deductible, the Medicare Part B deductible, and Skilled Nursing facility coverage. With a Medigap plan, if you want a Prescription Drug Plan (Part D), you have to purchase separately.

Yes, sir, your question? "How do I select between the plans offered?"

Good question. Different insurance companies may charge different premiums for the same exact policy. When you're shopping for a plan, be sure you're comparing Plan A from one company with Plan A from another company.

Miss, you have your hand raised. "Yes, can you explain what is the difference between a Medigap plan and a Medicare Advantage plan?"

A Medicare Advantage Plan, like a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO), is another way to get you're Medicare Care.

To be able to get a Medicare Advantage Plan, you must have Medicare Part A and Medicare Part B to join. You must also live in the plan's service area. If you're enrolling in a Medicare Advantage Plan and want a Prescription Drug Plan, you must take it with the HMO or PPO you're joining.

One last question, I think they are going to turn the lights off. Yes, Sir. "My question, what is the difference between an HMO and PPO plan?"

An HMO is more restrictive. It requires a member to receive care in a network. An exception is unless it's urgent or emergency care. With a PPO, it allows members to go out of network usually at a higher cost.

Unfortunately, we ran out of time. Next month, we will follow up by examining Medicare Prescription Drug Plans.

**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.**

VOLUNTEER MEDICAL RIDES

The COA does offer volunteer medical rides, based on availability of drivers.

Below are the guidelines to receiving a ride.

Volunteer drivers use their own vehicles and fuel to transport Seniors to local medical appointments.

All drivers have been Cori checked and insured by the Norfolk RSVP.

Drivers pick up passengers in Walpole and travel **ONLY** to *Norwood, Sharon, Foxboro, Franklin and Dedham.*

A companion may accompany a Senior or disabled resident, but must make this known when booking the appointment.

Volunteer medical drivers **do not** have wheelchair accessible vehicles.

Rides to medical appointments may be scheduled up to two weeks in advance, but no later than five (5) days prior to day of appointment.

Reservations for transportation must be called into the Walpole Council on Aging Center at 508-668-3330 .

The following information is required to schedule transportation:

1. Client's name, address and phone number. **2.** Date and time of medical appointment or other destination and approximate return time. **3.** Addresses and phone numbers of medical provider or other destination. **4.** Whether or not other assistance will be required, and whether a companion will be coming.

The Walpole Council on Aging does not provide transportation for bi-weekly and triweekly appointments (physical therapy, dialysis, day care etc.)

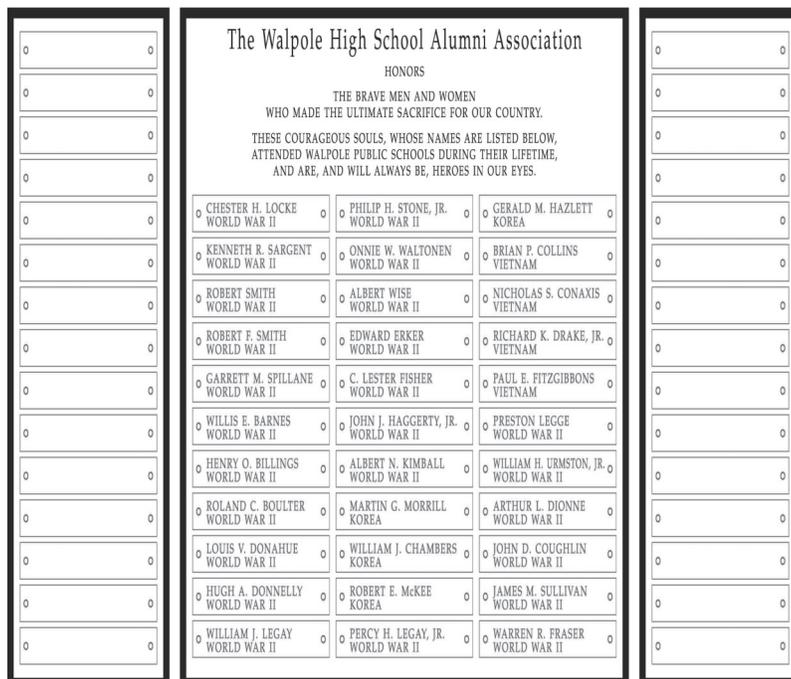
The volunteer driver may NOT enter the home of client or assist them into the car.

Drivers will not transport anyone to their home after surgery.

The Walpole High School Alumni Association will be honoring the Walpole Public School students who have made the ultimate sacrifice in their service to our country during combat.

The picture to the right is a copy of the plaque and has all the names that will be listed. Please contact the Association's Rich McCarthy at (508) 463-7515 if you know of anyone who should be added.

Thank you!



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*

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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:

**4th Monday of the month -
Walpole Senior Center,
Town Hall 12:30 PM**

As well as:

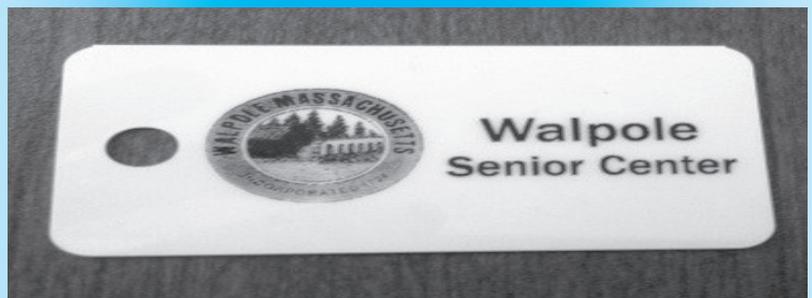
3rd Wednesday of the month -
Norfolk Senior Center 12:30 PM

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

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

Do you have your Walpole Senior Center Tag?

Everyone who uses the Center or the vans should have one. These free-of-charge tags count the number of seniors who use the Center and how often. This is useful information when the center is applying for grants, booking programs or purchasing equipment.



These are available at the COA if you do not have one. If you do have one, please remember to sign in *every day!*