Prior to coming to Groton I had been employed in two different areas of senior service; in NY State I was the Executive Director of a private non-profit senior center for 12 years following which I worked one year at an assisted living facility in Nashua directly. The year I spent at the assisted living was enlightening, giving me a fuller understanding of our needs as we age. Part of my responsibility was a liaison between the families and the facility and what I saw over and over again were families that were unprepared to make decisions about long term care placement for their parents or themselves. It seems we plan for a lot of things in our future but most people don’t what to plan for or discuss the possible need for long term care.

What happens when there is no planning? A placement decision is made and often times it is an emotionally charged decision and not one based on choices. A scenario I witnessed more often than you would think would be the parent of an adult child who fell or experienced a medical episode and needed to be placed in long-term care within 48 hours because Medicare coverage at a rehab would end. Without preplanning the decision of placement would often be based on availability of the closest care facility and not on the needs and choices of the parent or spouse. There were also those that found there was not enough money to pay for services and then had no idea what to do next.

I encourage you to join us to begin your planning. Planning for long-term care does not mean you will have to use it, less than 17% of the population needs to go to a long-term care facility. What does mean is that you will get to choose the care and programs you want and not what others think you should have.

Wednesday, April 26 at 6:30pm
Please register by call the COA, 978-448-1710

Kathy
Senior Tax Exemption and Deferral

An exemption is a discharge from the obligation to pay all or a portion of a tax. They are enacted by the legislature and can be expanded upon (under the law) by municipalities. Applications must be filed with the Assessor’s office on or before 3 months after actual tax bills are mailed which in the Town of Groton would be on or before April 1.

Groton Elderly Tax Exemption:
Clause 41C of section 5 of Chapter 59 provides an exemption to persons 70 years of age and older who satisfy certain whole estate or asset, annual income and residency requirements. The exemption amount for clause 41C is $500 however Groton approved the exemption to be $1,000. Eligibility:
⇒ Must live in Massachusetts for previous 10 years.
⇒ Must own and occupy resident in Groton for previous 5 years.
⇒ Must earn $20,000 or less if single (minus SS) or $30,000 or less if married (minus SS).
⇒ Whole estate assets cannot exceed $40,000 if single and $55,000 if married.
⇒ Assets include bank accounts, IRA, bonds, stocks, etc. Excluded is home value with contents, automobiles, cemetery plots and whole life insurance policy.

Elderly Tax Deferral
A Tax deferral defers or postpones the tax payment to a later date. Eligibility requirements are the same as above, except the age is reduced to 65. If accepted into the program an agreement between the property owner and the town is established and a lien will be recorded at the Registry of Deeds ($75 fee). Deferred taxes (up to 50% of the assessed value) will be paid (with interest – 8% simple interest) upon transfer/sale of the property or upon the applicant’s death.

For more information on these programs please call the Town of Groton Assessor’s office.

NEWS FROM SHINE MARCH 2017
Affordable Care Act Repeal and Medicare!!

If the Affordable Care Act (Obama Care) (ACA) is repealed Seniors and people with disabilities will pay more in Medicare costs. The ACA helped people with Medicare by closing the Medicare “donut hole” and providing free preventative services. One in four Medicare Part D enrollees has high enough prescription drug spending to fall into the Medicare “donut hole”. This means that 9 million seniors and people with disabilities would face much higher prescription costs. Since 2010, Medicare enrollees have saved $2,272 per person on prescription drugs. Seniors and other beneficiaries would also see costs for Medicare preventative services that are free under the Affordable Care Act.

Does Medicare cover fitness programs?
While Original Medicare does not cover gym memberships or fitness programs, some Medicare Advantage (HMO or PPO) plans and Medicare Supplement Insurance (Medigap) plans do. Many offer a Fitness Benefit that can save you up to $150 per calendar year in qualified health club membership fees and exercise classes. Some plans offer the Silver Sneakers program. Fitness classes available at senior centers may also be eligible for reimbursement. Contact your plan to get information about what fitness benefits it offers. Make sure you don’t miss the deadline for getting reimbursed for fitness expenses you paid in 2016!

If you need to speak or meet with our SHINE counselor, please call us at 978-448-1170.

Home Visits
There are situations that prevent senior residents from coming to the Senior Center. The COA staff understands this, we are more than happy to visit a senior at home to provide service.

If you or someone you know would like a visit to discuss COA services, referrals, or a social visit, please call Stacey at the COA, 978-448-1170.

BUCKETS OF SAND
Winter is here!!!!
If you need sand for your driveway and walkways, there is sand available at the Senior Center. Just bring your empty bucket and fill it up here. If you need our assistance, we’re happy to help you. If you’re a homebound senior, and would like a bucket of sand delivered to your home, please call the Senior Center. I will deliver!
<table>
<thead>
<tr>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
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<tbody>
<tr>
<td>9:00</td>
<td>Taxes</td>
<td>11:00</td>
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<td>9:30</td>
<td>Board Meeting</td>
<td>11:00</td>
<td>Veterans Breakfast</td>
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<td>10:00</td>
<td>Groton Swim</td>
<td>10:00</td>
<td>Take a Walk</td>
<td>10:00 Strength Training</td>
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<td>11:30</td>
<td>Strength Training</td>
<td>12:30</td>
<td>Hand &amp; Foot</td>
<td>10:00 Groton Swim</td>
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<td>12:30</td>
<td>Cribbage</td>
<td>1:00</td>
<td>Tai Chi</td>
<td>12:30 Bridge</td>
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**MONDAY**
- 10:00: Groton Swim
- 11:30: Strength Training
- 12:30: Cribbage

**TUESDAY**
- 10:00: Documentary “Orphan Train”
- 10:00: Painting Club
- 10:00: Writing Creatively
- 10:30: “The Big Burn”
- 11:00: Groton Swim
- 11:00: Strength Training
- 12:00: “Nashoba Tech Luncheon Speaker: Mass Senior Medicare Patrol”

**WEDNESDAY**
- 11:00: Strength Training
- 12:00: “Florence Foster Jenkins”

**THURSDAY**
- 10:00: Veterans Breakfast
- 10:30: Take a Walk
- 12:30: Hand & Foot
- 1:00: Tai Chi
- 1:00: Police Academy
- 7:00: Meditation

**FRIDAY**
- 10:00: Strength Training
- 10:00: Groton Swim
- 11:15: Hearing Screening

**March 2017**
- 9:00: Yoga
- 10:30: Take a Walk
- 11:30: Ask the Nurse
- 1:00: Police Academy
- 7:00: Meditation

**MONDAY**
- 9:00: Groton Swim
- 11:30: Strength Training
- 12:30: Cribbage

**TUESDAY**
- 10:00: Focus on Footcare
- 10:00: Painting Club
- 10:00: Writing Creatively
- 10:30: “Women’s Club Luncheon: Gary Landgren Irish Music”

**WEDNESDAY**
- 11:00: Strength Training
- 12:00: Lunch & Learn FY 18 Town Budget

**THURSDAY**
- 9:00: Yoga
- 10:30: Take a Walk
- 12:30: Hand & Foot
- 1:00: Tai Chi
- 1:00: Police Academy
- 7:00: Meditation

**FRIDAY**
- 10:00: Strength Training
- 10:00: Groton Swim
- 12:30: Bridge

**MONDAY**
- 10:00: Groton Swim
- 11:30: Strength Training
- 12:30: Cribbage

**TUESDAY**
- 10:00: Painting Club
- 10:00: Writing Creatively
- 10:30: Take a Walk
- 12:30: Mahjong
- 1:00: Watercolor Class

**WEDNESDAY**
- 11:00: Strength Training
- 12:00: “Documentary Luncheon Speaker: Mass Senior Medicare Patrol”

**THURSDAY**
- 9:00: Yoga
- 10:30: Take a Walk
- 11:30: Ask the Nurse & Diabetes Screening
- 1:00: Police Academy
- 7:00: Meditation

**FRIDAY**
- 9:00: Yoga
- 10:00: Police Academy
- 11:00: Mahjong
- 1:00: Police Academy
- 1:00: Police Academy
- 7:00: Meditation

**MONDAY**
- 11:30: Groton Swim
- 12:30: Cribbage

**TUESDAY**
- 10:00: Painting Club
- 10:30: Take a Walk
- 12:30: Mahjong
- 1:00: Watercolor Class

**WEDNESDAY**
- 11:00: Strength Training
- 12:00: Lynch

**THURSDAY**
- 9:00: Yoga
- 10:30: Take a Walk
- 12:30: Hand & Foot
- 1:00: Tai Chi
- 1:00: Police Academy
- 7:00: Meditation

**FRIDAY**
- 10:00: Strength Training
- 10:00: Groton Swim
- 12:30: Bridge

**MONDAY**
- 10:00: Groton Swim
- 10:30: Talk with Tom
- 11:30: Strength Training

**TUESDAY**
- 10:00: Painting Club
- 10:00: Creative Creations
- 10:00: Writing Creatively
- 10:30: Take a Walk
- 12:30: Mahjong

**WEDNESDAY**
- 11:00: Strength Training

**THURSDAY**
- 9:00: Yoga
- 10:30: Take a Walk
- 12:30: Hand & Foot
- 1:00: Tai Chi
- 1:00: Police Academy
- 7:00: Meditation

**FRIDAY**
- 10:00: Strength Training
- 10:00: Groton Swim
- 12:30: Bridge
Always Available
For more information and to register please call or better yet, stop in and see us!

If you would like a copy of our monthly newsletter e-mailed to you, please call us at the senior center, 978-448-1170 or email us, gcoa@townofgroton.org

Mondays
COA Board Meeting (1st Mon) 9:30am
Groton Swim 10:00am
Talk with Tom - Current Events (4th Mon) 10:30am
Strength Training 11:30am
Cribbage 12:30pm
Coloring, Coffee and Conversation 1:00pm

Tuesdays
Creative Creations 10:00am
One Stroke Painting Club 10:00am
Writing Creatively 10:00am
Garden Club 10:00am
Take a Walk with Us 10:30am
Hand and Foot Cards 12:30pm
Mahjong 1:00pm

Wednesdays
Book Club (2nd Wed) 9:30am
Strength Training 11:00am
Groton Women’s Club Luncheon (3rd Wed) 12:00pm
with Entertainment

Pizza and a Flick (Wed varies) 12:00pm
Sponsored by Groton Trust Lecture Fund
Sponsored by Right at Home

Nashoba Tech Lunch - $10 (Wed varies) 12:00pm
Holiday Celebrations (Wed. varies) 12:00pm

Thursdays
Yoga—$3 per class 9:00am
Supported by the Friends of Groton Elders
Vet’s Breakfast (1st Thurs) 10:00am
Sponsored by Groton Police Association
Take a Walk with Us 10:30am
Ask the Nurse

and Blood Pressure Screenings (2nd Thurs) 11:30am
Presented by Nashoba Associated Boards
of Health & Nashoba Nursing Service & Hospice
Hand and Foot 12:30pm
Tai-Chi 12:30pm
Meditation 7:00pm

Fridays
Shopping - $4 for van 9:00am
Groton Swim 10:00am
Strength Training 10:00am
Hearing Screenings (2nd Fri) 11:15am

Hungry for Knowledge?
Wednesday, March 22

FY18 Groton Town Budget

Join representatives from the School Committee and Finance Committee to review the budget and respond to your questions and concerns.

Please register by calling the senior center, 978-448-1170. Seating is limited.

This program is made possible through the generosity of RiverCourt Residences.

Walk with Us

Tuesdays and Thursdays 10:30am—11:30am
At the Peter Twomey Center (behind the middle school)

A great way to get exercise, walk with friends, meet new ones, chatting and walking inside with no weather worries!!

Please register by calling the senior center, 978-448-1170.

JOY OF LIVING
Meditation Group
7:00 PM Thursdays at the senior center

Each session includes a video, teaching with clear instructions on the basics of meditation practice, guidelines for daily practice, advice for bringing mindfulness into your everyday life, and questions to reflect upon throughout the week.
Veterans Wall of Honor

We at the Council on Aging in Groton are proud of our veterans and would like to add to our Wall of Honor here at the center. We are asking you to share stories and pictures from your time of service. Anything and all you would like to share. Please drop them off at the center or email them to us at gcoa@townofgroton.org and be part of our Veterans Wall of Honor.

If you are a spouse or a child of a veteran we would also love to hear from you about your loved one who served.

Pizza and a Flick

This program is made possible through the generous donation of Ebi and Desiree Masalehdan

Wed, March 8 12:00pm
“Florence Foster Jenkins”

In the 1940s, New York socialite Florence Foster Jenkins (Meryl Streep) dreams of becoming a great opera singer but her ambition far exceeds her talent. The voice Florence hears in her head is beautiful, but to everyone else it is quite lousy. When Florence announces her plans for a concert at Carnegie Hall her husband soon realizes that he's facing his greatest challenge yet.

Wed, April 5 12:00pm
“Sully”

On January 15, 2009, the world witnessed the "Miracle on the Hudson" when Captain "Sully" Sullenberger glided his disabled plane onto the frigid waters of the Hudson River, saving the lives of all 155 aboard. However, even as Sully was being heralded by the public and the media for his unprecedented feat of aviation skill, an investigation was unfolding that threatened to destroy his reputation and his career.

Special Events

Veteran’s Breakfast
Thursday, February 2
10:00am
Cost: None

Nine months a year the Groton Police Union sponsor a free breakfast for our area’s veterans and spouses. Head Chef, Police Chief Palma will serve eggs, sausage, bacon and hash brown potatoes with the assistance of his officers. Please call the senior center for a reservation, 978-448-1170

Guest Speaker will be the Commander of Fort Devens;

Nashoba Tech Catered Luncheon
Wednesday, March 1 12:00pm

Menu: Three Cheese Lasagna or Rosemary Skewered Shrimp

Speaker: Massachusetts Senior Medicare Patrol

Empowering seniors to prevent Medicare fraud! The Massachusetts Senior Medicare Patrol works in partnership with government, non-government and grassroots community based organizations across the state to raise awareness about protecting, detecting and reporting healthcare errors, fraud and abuse which cost taxpayers billions. Through this presentation you will learn how to identify potential fraud.

Cost: $10pp with tip optional
Reservations needed by Fri., Feb 24

Groton Women’s Club sponsored luncheon

Wed, March 15 12:00pm

For lunch we will bring out the Irish in everyone! Shepherd’s pie, wedge salad, with homemade Irish soda bread and a pineapple dessert. Following lunch, Gary Langdren, the original Honkey Tonk piano man will have you singing along with your toes tapping to his Irish tunes An upbeat, exhilarating afternoon guaranteed.

Please make your reservation by Friday March 10.
Transportation Information
Lahey, Mass General, Brigham and Women’s, Dana Farber, Emerson Hospital, Boston VA and Bedford VA

Serving outlying Medical services

Boston, Concord, Burlington, and the VA
This service is also open to residents in surrounding towns, however the van will leave from the Groton Senior Center for non-residents.

Wednesday: Serving Boston area hospitals Mass General, Dana Farber, Brigham & Women’s, Boston VA
Please make your appointments between the hours of 11am and 1pm.

Thursdays: Serving Emerson, Lahey and Bedford VA
Please make your appointments between the hours of 10am and 2pm.

Round Trip Fees: Boston $15, Emerson $5, others $10
No charge for the VA
This is a new service with policies subject to change. Please call if you absolutely cannot get an appointment within the requested hours and we will do our best to accommodate you.

Local Trips
within Groton, Pepperell, Shirley, Townsend, Westford, Ayer, Harvard and Littleton
Medical Social Shopping

Mondays, Tuesdays, and Thursdays: Van leaves COA at 9:30am Mondays and 8:30am Tuesdays and Thursdays with last trip completed by 3:00pm.

Wednesdays: Visit to Loaves and Fishes (no charge for this) the van leaving the COA at 10:00am and with the last trip completed by 2:00pm

Fridays: Special shopping trips and senior center activities

Friday Special Shopping: 9:30 AM - 2:00 PM
1st Friday: Shopping on DW Highway, Nashua
The mall, Savers, BJ’s, Trader Joe’s back to Mall
2nd Friday: Shopping in Lunenburg: Wal-Mart
3rd Friday: Westford Market Basket Plaza (afternoon)
4th Friday: Nashua Drop at BJ’s or Christmas Tree Shoppe, Kohls, Burlington Coat Factory, LL Bean.

Summer Hours
The first and third Tuesdays of the Month
March 7 and 21
1pm-2:30pm
Cost: $5 per class for supplies

Try something new! No pressure! Fun! No previous training necessary!

Every month enjoy great conversation while creating an impressionistic watercolor painting from beginning to end. Landscape scenes will be the focus with suggestions taken from the class.
Please call the senior center to register, 978-448-1170.

Reservations for all COA Van rides must be made using the COA Van line, 978-448-1141.
Reservations will not be accepted on the general phone line. Please leave a message with name, phone number, time of appointment and location. Staff will return your call by the end of the workday. Reservations are filled on a first come, first serve basis. When you make your reservation please let staff know if you are transported by a wheelchair.

Pizza and a Documentary

The Big Burn:
Teddy Roosevelt and the Fire that Saved America

Monday, March 13
12:00pm

Please join us for a fun afternoon. We will be enjoying pizza and a movie followed by a conversation with GPL’s Lisa Ballis.
Following the 1 hour PBS documentary on the topic we will have a lively discussion on the Groton Reads selection, The Big Burn: Teddy Roosevelt and the Fire that Saved America by Timothy Egan.

Sponsored by the Groton Public Library
Pizza provided Groton Council on Aging anonymous donor

Beginners Watercolor Painting
The first and third Tuesdays of the Month
March 7 and 21
1pm-2:30pm
Cost: $5 per class for supplies
Held at the Fire Station

**Monday, March 20  12:00PM**

Cost: None

The annual luncheon with the Groton Fire Department making their famous Firehouse Chili and corn bread to share with us. After lunch, Groton Fire and EMS personnel will share the life saving equipment used in the day and life of a firefighter. It is an afternoon of amazing food, lifesaving information, and a good time spent with this dedicated department.

Please call the senior center for your reservation, 978-448-1170

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**Tai Chi**

**Thursdays  1:00pm - 2:00pm**

Cost: $5 per class payable to the instructor

Tai Chi is low impact and puts minimal stress on muscles and joints, making it generally safe for all fitness levels. It is known to increase balance, reducing fall risk and aid in lowering blood pressure through its meditative qualities.

Instructor Debbie LaDue

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**Day Trips with Jay**

**Wayside Inn**

Thursday, March 16

10:00am - 3:30pm

Cost: $42 includes transportation and lunch

Longfellow's Wayside Inn is proud to be the oldest operating Inn in the country, offering comfort and hospitality to travelers along the Boston Post Road since 1716. We will enjoy an elegant lunch with a stop at the Wayside Country Store and Olde Tyme Candy Shoppe on the way.

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**Creative Creations**

Please register by calling the senior center

**Tuesday, March 28**

10:00am

**Pine Cone Flowers**

Cost: $5

Back by popular demand we will once again make zinnias out of pinecones. This time learn the process from the beginning to the end.

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**Tanglewood with Yo-Yo Ma, cello**

**Boston Symphony Orchestra**

Mozart Symphony No. 25  
Schumann Cello Concerto  
Schumann Symphony No. 2

**Sunday, August 6**

**Cost: $85 for seniors  $110 for non seniors**

Includes: transportation, ticket, dinner and drivers gratuity

We will depart from the senior center at 10:00am with a lunch stop on your own on the Mass Pike. Once we arrive you will have some time to peruse the beautiful grounds and find your seat in the Shed. Following the concert we will stop for a lovely dinner at Michaels of Stockbridge and then make our way home arriving at approximately 9:00pm.

Your reservation will be held with a minimum deposit of $40 beginning March 1.

Due to our deadline with BSO, final payment must be received by June 16.

This program is open to all. Please make checks payable to the *Friends of the Groton Elders.*

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**Sponsored by Friends of the Groton Elders**
**Outside Support and Resources**

(this is not a comprehensive list but is a work in progress)

**Support Groups:**

- Caregivers Support
  At RiverCourt Residences
  First Wednesday of every month
  10:30am or 6:00pm
  Contact: 978-448-4122

- Bereavement Support
  Pepperell Senior Center
  Every other Monday
  9:00am
  Contact: 978-433-0326
  A.W.A.K.E.

- Sleep Apnea Support
  Nashoba Medical Center
  First Thursday every other month
  Contact: 978-784-9399

**Homebound Support:**
The holy Eucharist can be brought to if you are Catholic and experiencing a homebound situation. Please contact Thérèse Keoseian, homebound Coordinator for St. Catherine’s Parish at 978-692-3715.

**Websites:**

- Mass Office of Elder Affairs
  [www.mass.gov/elders](http://www.mass.gov/elders)
  there is a tremendous amount of information available here for all things aging

- National Council on Aging
  [www.ncoa.org](http://www.ncoa.org)
  public policy, advocacy, Medicare, federal benefits, health and wellness education

- My Medicare Matters
  [www.mymedicarematters.org](http://www.mymedicarematters.org)
  Everything you need to know about Medicare

- MassOptions
  Referral services for elders, and individuals with disabilities
  [www.massoptions.org](http://www.massoptions.org)

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**Catholic Heart Workcamp**

**Information meeting**

**Thursday, March 30**

**10:00am**

**Love and Service abounds!**
The Catholic Heart Workcamp’s mission is to revitalize communities and beautify homes for the seniors who cannot afford needed repairs or those that cannot physically do the work. A multigenerational volunteer workforce will come to your home providing the needed labor for painting, cleaning out, yardwork or other necessary repairs.

They will be serving Groton July 3-7.

Come and meet the camp manager and hear about this exciting program and how these dedicated adults and teenagers can help you.

*Please call the senior center to register, 978-448-1170.*

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**ABSENTEE BALLOTS**

Did you know that you can vote by absentee ballot if you meet one of these criteria?

⇒ The voter will be absent from the town during normal polling hours; or
⇒ The voter has a disability preventing going to the polling place; or
⇒ The voter has a religious belief

An absentee ballot is counted just like a ballot cast at the polls. Absentee voting is a way to offer an opportunity to vote to voters who may otherwise be unable.

An absentee ballot can be requested for a specific election. If the Voter has a disability of an ongoing nature, the Voter may request an absentee ballot for any election which occurs during the year. These “permanent” absentee ballot applications, however, are only valid for the calendar year and must be renewed each year. It’s possible to sign up this year and not next, or renew every year, as long as the Voter meets the criteria.

It’s easy! The process to obtain absentee ballots consists of filing an absentee ballot application with the Town Clerk’s Office. If a “permanent” application is on file, the Clerk’s Office will mail you an absentee ballot about 3 weeks prior to the election. The voted ballot must be received back in the Clerk’s Office before election day if it is to be counted.

For more information about absentee voting, or to obtain an absentee ballot application, contact the Town Clerk at 978-448-1100 or townclerk@townofgroton.org.
Help with Everything Apple

Friday, March 24
10am—11:30
At the Apple Store
Nashua

We have secured a group session at the Apple store in Nashua to help you understand your product and how to maximize its use. We hope to get all your questions answered.

The van is available for transportation or you may meet us in Nashua. It is necessary to register with us as we have very limited seating.

Please call the COA for your reservation, 9078-448-1170.

Free Diabetes Screening
Please join us!

Thursday March 9, 2017
11:30AM – 1:00PM

Your public health nurse will be providing information about diabetes prevention and management. In addition to regular blood pressure checks, this is a great opportunity to have a personal diabetes screening. This screening includes one-on-one consultation with the nurse and a finger stick sample of blood to determine your blood sugar level.

BROUGHT TO YOU BY:
your local board of health and
Nashoba Associated Boards of Health

If you would like a copy of our monthly newsletter e-mailed to you, please call us at the senior center, 978-448-1170 or email us, gcoa@townofgroton.org

Long Term Care
Myths, Facts & Options

Wednesday, April 26
6:30pm
Van transportation available

Separate fact from fiction.
Where to live. How to cover the costs.
What’s right for your family?
In-home care, Day Wellness, Assisted Living, Skilled Nursing

Our professional panel includes:
Kathy Shelp
Groton Council on Aging Director
Nancy Catalini Chew
Elder Law and Estate Attorney
Kathi Crowley
Director Community Outreach, RiverCourt Residences