
The Prime Times

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HOURS 8:30 - 4:30 MON - FRI

JANUARY/FEBRUARY 2009

This newsletter is made possible through the Friends of Norwell Council on Aging.

DIRECTOR'S MESSAGE

Is it possible that some good has come out of this "recession" we are in? Is all that's going on making a difference in your world? Is it possible that by "cutting back" we can now "give back" to our families, our friends and our neighborhoods?

Perhaps this is a strange way to look at things, but as my mom always said "...there has to be some good in all that we do..." and the last few months have shown that. I have seen it with Thanksgiving, with Christmas and the joys of all holidays. However, what has always amazed me are those that keep giving. I don't mean tangible gifts; but more the touch of one's hand, slipping on one's coat or just joining someone to talk, to visit or to love.

Is this recession someone's way of guiding us to care and to love? We all have certainly had our share of scary and trying times. but with the diversity and variety of so many lives, we can adapt and just do it! Not just those that happen to be over 60y, but those that are 90 or 32 or 8 years of age. It is a giving world, we only need to find the best path for us.

*Respectfully,
Rosemary O'Connor
Director*

THANK YOU

We'd like to express our sincere thanks to all of our volunteers, residents, organizations and local businesses who have assisted the Council on Aging during 2008. It is through your generous and continued efforts that we are able to provide a variety of services and programs to Norwell's active older adults.

NORWELL FOOD PANTRY AND THE CLOSET

"Life ebbs and flows, and nobody knows when anyone might be down, and need some assistance."

The Friends of Norwell, Inc. & Norwell Food Pantry, Inc. are all part of a network of non-profit organizations engaged in helping Norwell residents, regardless of race, religion or way of life. You have the ability to change a life for the better...and you can make it happen every week of the year.

The group provides support for the Food Pantry, The Closet, Kids in Need and seasonal Adopt a Family programs. Can you help? Do you need a hand? You may contact the Norwell Food Pantry directly with complete confidentiality, regarding any of their programs.

Email: director@friendsofnorwell.org

Phone: 781.267.9683

Drop-off Time: Monday - Friday, 8:00 - 4:00

Drop-off Location: Outside the gym at Norwell Town Hall

The need increases daily, and the Friends of Norwell want to be there to help. Your generosity is greatly appreciated.

ART CLASS TO EXHIBIT AT SCIENCE CENTER

Paintings by the Council on Aging's Art Class "The Over The Hill Gang" will be on exhibit at the South Shore Natural Science Center's Vine Hall. The exhibit runs Jan. 6 through Feb. 1. The SSNSC is located at 48 Jacobs Lane in Norwell. Stop by to see our wonderful artists' collection.

HEALTH NEWS

VETERANS AND THEIR WIDOWS(ER)S

If you are a veteran or a veteran's widow(er), you may be eligible for various benefits including reimbursement of your medical expenses and or financial assistance. For more information contact Norwell's Veterans Agent, Richard Caldwell at 781-659-8004.

PRESCRIPTION ADVANTAGE

Are you reaching the donut hole? This year thousands of seniors in Massachusetts have already reached the gap in their prescription drug coverage (Medicare Part D) often known as the "donut hole." They reached this gap when their total (retail) prescription drug costs reached \$2,510. From that point on, the next \$3,000 in prescription drug costs are not covered by Medicare. This doesn't have to happen to you. Prescription Advantage can help. For more information call Prescription Advantage at 1-80-AGE-INFO (1-800-243-4636) or make an appointment with the Council on Aging's SHINE Counselor. By calling 781-659-7878.

"ICE" YOUR CELL PHONE

If you carry a cell phone, it's a good idea to add ICE (In Case of Emergency) to your contact list. In the event you are injured or unconscious, emergency personnel can find your ICE contact and try to reach them. Your ICE should include the relationship. For example "ICE Son." It is also important that the person know that they are listed as your emergency contact.

SENIOR WORK PROGRAM

A mandatory meeting will be held on Jan. 15, 2009, at 10:00 a.m. for anyone interested in participating in the Senior Work Program for Fiscal Year 2010. Eligible participants who complete 94 hours of work, will receive a reduction/credit of \$750 on their real estate taxes.

Like Fiscal Year '09, the program is treated as payroll and then credited to your total Fiscal Year '10 tax bill. Eligibility requirements are that residents reach age 60 by July 1 of the program fiscal year and that they have been residents and homeowners for a minimum of 5 years. There can only be one resident/participant per household. Please bring proof of residency to the meeting. Those homeowners whose property is in a trust need to bring proof that they are also the beneficiaries of the trust. New applicants will get preference and the remaining applicants will be placed in a lottery. The program enrollment deadline is March 1, 2009. Call the COA office at 781-659-7878 for more details or to register for this meeting.

COLD WEATHER POLICY REMINDER

The Norwell Council on Aging provides a number of services to area seniors, in addition to on-site programs. When there is a winter storm, the senior center typically remains open. The COA does not automatically close when the Norwell public schools are closed, although depending on weather conditions, programs and/or services may be cancelled because of safety concerns. Cancellation notices can be heard on WATD, 95.9 FM or you may call the COA office at 781-659-7878 with any questions.

OUTREACH NEWS

FUEL ASSISTANCE REMINDER

The state/federal Fuel Assistance Program, operated and administered by the South Shore Community Action Program (SSCAP), began on Nov. 1. The program is open to **low income** seniors and residents. Information is kept strictly confidential. For a fuel assistance appointment, or if you have any questions about these program, please contact Norwell COA Outreach Coordinator, **Diane** McCarthy, at **781-659-7878**.

SNOW SHOVELING & PLOWING

Winter is upon us and that means snow! We are preparing a list of individuals available for snow shoveling, as well as a list of snow plow companies. Please call the COA office at 781-659-7878 for more information.

"LIFE CHANGES" SUPPORT GROUP

The Council on Aging is excited to announce a new group "Life Changes." This group provides support for older adults who have experienced changes or loss in their lives. Some topics will include

- Loss of a pet, family member or friend due to death, relocation or change in family status.
- Loss of a family home
- Changes associated with health or aging,
- Weight loss and smoking cessation,
- Changes in financial situation,
- Change in work or retirement status,

In this group, we discuss coping with life changes, stages of change and believe it or not the fact that change can do you good! The group will meet every other Friday beginning Jan. 9 from 10:30 a.m. to 12 Noon and is open to anyone age 60 and older. For more information or to sign up, please call the COA office at 781-659-7878.

CAN YOU PAY FOR GROCERIES?

If you are a low-income senior (age 60 or over), you may now qualify for food assistance through the Food Stamp Program, even if you own a home or a car, or have savings. Assets are no longer considered for seniors whose income falls within certain income guidelines.

Income alone cannot determine eligibility. Food Stamp benefits are primarily determined based on

income and certain expenses. For instance, if you have more than \$35.00 in medical expenses per month, documenting those expenses may increase your food stamp benefits. Medical expenses include health insurance premiums, co-payments, transportation to medical appointments and many other out-of-pocket medical expenses. Shelter expenses are also considered in the calculation of benefits. By providing proof of your rent or mortgage and utilities, you are able to benefit from important deductions.

If you would like to apply for food stamps, the Food Source Hotline counselors can help you start the process. They can fill out the application for you with the information that you provide and then mail it to you for your review and signature, with information about how to complete the application process. Once you are approved, you generally will not have to go through this process again for two years. For more information call 1 800 – 645-8333.

WINTER WATCH

As the cold weather approaches, here are some things to keep in mind.

- ✓ Keep heat at a comfortable setting—do not skimp and get sick!
- ✓ Do not let your oil tank drop below 1/4 full.
- ✓ Have someone check on you daily if you are alone.
- ✓ Be aware of elderly or ill neighbors and offer assistance in an emergency.
- ✓ Make sure friends get inside their homes when dropped off.
- ✓ Keep the following items handy in case of a power failure; flashlight and batteries, portable radio, prescriptions, non-perishable foods, bottled water, rock salt or sand or ice and a non electric can opener.
- ✓ Have at least one hard-wired phone. Remember that a portable phone will not work in the event of a power outage. Keep cell phones charged.
- ✓ Don't overexert yourself when shoveling snow.
- ✓ Keep a full tank of gas in your car
- ✓ Store extra water if on a well system.

In case of an emergency, call 9-1-1 for fire, police and ambulance.

WHAT'S HAPPENING

BREAKFAST ON THE 9'S

Join Director Rosemary O'Connor for breakfast at 9:00 a.m., on Mon., Feb. 9 at Easter's Rte. 53 in Weymouth. Please call the COA office at 781-659-7878 to signup.

COLE SCHOOL LUNCH SCHEDULE

Due to the holidays, lunch at Cole School will be held earlier in the month than usual. We'll be going to Cole School on Thurs., Jan. 15 and Feb. 5, at 1:15 p.m. If you'd like to sign-up for lunch, please call the COA office at 781-659-7878.

Wii WANT YOU TO COME LEARN AND PLAY!

Come to the senior center on Mon., Feb. 9 at 1:00 p.m. to learn how to play the hottest game - Wii. So far, we've tried bowling and golf. The Designed for ages 5 to 95, Nintendo's Wii is a virtual reality, interactive system that gets you off your feet and moving. With the swing of a hand-held controller, you can play tennis, bowl, play baseball, shoot pool and much more.

MEMOIR WRITING

If you ever wanted to write your memoir or to preserve your family history, join a new writing group on January 8. The group will concentrate on writing your own personal stories and life experiences to share with families, using different styles of writing. Anyone interested should call the COA at 781-659-7878.

BOOK CLUB SELECTIONS

The Book Club meets the first Monday of each month, unless otherwise noted. Here is a list of the upcoming book selections.

Jan. 5 - "The Shark" by William P. Young

Feb. 2 - "Letters to My Daughter" by Maya Angelou

Mar. 9 - "The Lace Reader" by Brunonia Barry

These selections may be subject to change after the first meeting. If you enjoy reading, we hope you will join us. For more information, call the COA office at 781-659-7878.

COA OFFERS MBTA SMART CARDS

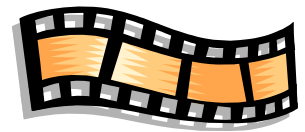
Seniors, 65 and older can complete an application to obtain a new MBTA Smart Card, at the COA, on Mon., Feb., 9:30 - 11:30 a.m. These cards offer

the discounts on public transportation, including the new Greenbush line. Proof of age is required. To sign up or for more information, please call the COA office at 781-659-7878

KNITTING COMFORT DOLLS IS A SUCCESS!

Our new Comfort Doll group is a success. The group meets on the 1st and 3rd Wednesday of each month at 10:00 a.m. These adorable dolls are donated to soldiers in Iraq to give to children as well as to children in local hospitals. Beginning knitters are welcome. For more information about the class, call the COA at 781-659-7878.

MONDAY MOVIE MATINEE



Here are the upcoming movies selections. Show times are at 12:45 p.m. Call the COA office at 781-659-7878 to sign up.

Jan. 12, "Out to Sea" - (1997). 1 hr., 49 mins.
Jack Lemmon, Walter Matthau

In search of lonely ladies with big bank accounts, Charlie (Matthau) cons his widowed brother-in-law (Lemmon) into joining him on an all-expense – paid luxury cruise – with them signed on as dance hosts! Under watchful eye of a crooning cruise director the two men soon find themselves in rough waters as Charlie pursues a wealthy socialite and Herb encounters an unexpected romance of his own.

Feb. 9, "The Notebook" (2004), 2 hrs., 4 mins.

Ryan Gosling, Rachel McAdams, James Garner, Gena Rowlands, Sam Shepard, Joan Allen and James Marsden

A man reads a story to a woman in a nursing home. The story unfolds in 1940, a young man and woman, from two different worlds, meet and fall in love. They spend a magical summer together, but then Noah is called off to war and Allie's mother does whatever it takes to keep them apart. Years pass and as Allie is about to marry she discovers Noah and why she never heard from him again. She must now choose between the man she is supposed to marry and the man she is meant to be with.

COMPUTER CORNER

The kids are back in school, so why not learn something new too. Here is our class offering for the winter.

Internet Basics

This workshop is an introduction to the Internet. In this session you will learn what is the Internet, how do you get connected, browser basics and web terminology, and search methods. *Prerequisite: Familiarity with using a computer.*

Class dates; Tues., Jan. 13 & 20, 8:30 - 9:45 p.m.
Class fee is \$30

Intermediate Internet

This workshop is a continuation of the Internet Basics workshop. In this session you will learn managing favorites, creating shortcuts, using history, saving images from the web, copying information from the web, managing cookies and changing your home page. Class dates; Tues., Feb., 10 & 17, 8:30 - 9:30 p.m. Class fee is \$20

All computer classes **require a minimum** of two participants or are subject to cancellation. To enroll in a class, please call the COA office at 781-659-7878. Checks should be made payable to the **Norwell Council on Aging** and dropped off at the Council **prior** to the class.

TRANSPORTATION GUIDELINES

Transportation is one of the major services provided by the COA to Norwell residents, age 60 and older. Recently, we've seen a tremendous increase in transportation requests and every effort is made to transport residents in need. Medical appointments and prescription pick-up are a priority. Shopping and program transportation are set for specific days. Personal errands, such as hairdresser appointments, banking, can usually be handled by COA volunteer drivers.

To request transportation for a medical appointment, shopping or for a program, call the COA office at 781-659-7878. To assist with planning daily transportation, the following guidelines apply;

- Requests for medical transportation **must be made 48 hours in advance.**
- Requests for program transportation **must be made 24 hours in advance.**

- We regret that same-day transportation requests cannot be accepted.
- We can assist with picking up prescriptions from local pharmacies. However, all prescriptions **must** be called into the pharmacy by a physician.
- We **cannot** provide transportation for individuals being discharged from the hospital, nursing home or anyone undergoing a procedure that requires anesthesia.

When scheduling an appointment you will need to provide the following information:

- Your name, address and telephone number
- Appointment date, time and anticipated duration
- Doctor's name, address and telephone number

Transportation is also available for those physically/mentally impaired or disabled per the Americans with Disabilities Act regardless of age, Those individuals with special circumstances, i.e. portable oxygen, wheelchair use, or other assistive devices will be accommodated per COA policies.

WEEKLY TRANSPORTATION SCHEDULE

The COA van makes the following trips each week. This is in addition to daily transportation for medical appointments.

Monday: Lunch @ COA

Tuesday: Hanover Mall

Bank on the 1st Tuesday after the 3rd of the month

Wednesday: Grocery Shopping

Thursday: Lunch @ COA

Transportation requests for these trips must be made 24 hours in advance. Call the COA office at 781-+659-7878 to reserve a space.

BBB PRESENTS GIVING WISELY TO CHARITY

Through\out the year, you may be approached by several organizations regarding charitable contributions. How do you decide which to support? A representative from the Better Business Bureau will be at the Council on Aging on Mon, Jan. 26 at 1:00 p.m. to discuss giving wisely to charities. To sign up for this informative presentation, call the COA at 781-659-7878.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
 <h1 style="text-align: center;">JANUARY 2009</h1>				Office is Open
5	6	7	8	9
9:15 Quilling 12:00 Lunch @ COA 1:00 Book Club 5:30 COA Board Meeting	9:00 Bank 10:00 Hanover Mall 10:00 Art Class 11:00 Tai Chi @NPL 1:00 Mah Jong 2:00 Poker	10:00 Grocery Shopping 10:00 Knitting Comfort Dolls 1:00 Quilling 1:00 Cribbage 1:30 Bingo @Norwell Gardens	10:00 Glucose Screening 10:00 Memoir Writing - LL 11:00 Blood Pressure 12:30 Lunch @ COA 2:00 Bingo	9:30 Exercise Class 10:30 Life Changes Support Group 1:00 Bridge - LL
12	13	14	15	16
9:30 Coffee Hour @ N. Gardens 9:15 Quilling 12:00 Lunch @ COA 1:00 Movie Monday "Out to Sea"	8:30 Internet Basics 10:00 Hanover Mall 10:00 Art Class 11:00 Tai Chi @ NPL 1:00 Mah Jongg 2:00 Poker	10:00 Grocery Shopping 1:00 Cribbage 1:30 Bingo @Norwell Gardens 1:30 Legal Ease	10:00 Senior Work Program 1:15 Lunch @ Cole School 2:15 Bingo <i>1st Pen Pal Letter Due</i>	9:30 Exercise Class 1:00 Bridge - LL
19	20	21	22	23
 <p style="text-align: center;"><i>Martin Luther King Day Office Closed</i></p>	8:30 Internet Basics 10:00 Hanover Mall 10:00 Art Class 11:00 Tai Chi @ NPL 1:00 Mah Jongg 2:00 Poker	10:00 Grocery Shopping 10:00 Knitting Comfort Dolls 11:00 Blood Pressure @ N. Gardens 1:00 Quilling 1:00 Cribbage 1:30 Bingo @Norwell Gardens	10:00 Memoir Writing - LL 12:30 Lunch @ COA 12:30 Mass Memories Roadshow with NPL's Jean Ryer 2:00 Bingo	9:30 Exercise Class 10:30 Life Changes Support Group 1:00 Bridge - LL
26	27	28	29	30
9:15 Quilling 12:00 Lunch @ COA 1:00 BBB Presentation Giving Wisely to Charities	10:00 Hanover Mall 10:00 Art Class 11:00 Tai Chi @ NPL 1:00 Mah Jongg 2:00 Poker	10:00 Grocery Shopping 1:00 Quilling 1:00 Cribbage 1:30 Bingo @Norwell Gardens	12:30 Lunch @ COA 2:00 Bingo <i>2nd Pen Pal Letter Due</i>	9:30 Exercise Class 1:00 Bridge - LL



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FEBRUARY 2009

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2	3	4	5	6
9:15 Quilling 12:00 Lunch @ COA 1:00 Book Club 1:00 Wii Demonstration	9:30 Bank 10:00 Hanover Mail 10:00 Art Class 11:00 Tai Chi @NPL 1:00 Mah Jongg 2:00 Poker	10:00 Grocery Shopping 10:00 Knitting Dolls 1:00 Cribbage 1:00 Quilling 1:30 Bingo @Norwell Gardens	10:00 Memoir Writing - LL 1:15 Lunch @ Cole School 2:15 Bingo	9:30 Exercise Class 10:30 Life Changes Support Group 1:00 Bridge
9	10	11	12	13
9:30 Coffee Hour @ N. Gardens 9:00 Breakfast @ Easter's 12:00 Lunch @ COA 1:00 Movie Monday "The Notebook" 5:30 Board Meeting	8:30 Intermediate Internet 10:00 Hanover Mail 10:00 Art Class 11:00 Tai Chi @NPL 1:00 Mah Jongg 2:00 Poker	9:00 Veteran's Panel @ NHS 10:00 Grocery Shopping 1:00 Quilling 1:00 Cribbage 1:30 Bingo @Norwell Gardens 1:30 Legal Ease	10:00 Glucose Screening 11:00 Blood Pressure 12:30 Lunch @COA 2:00 Bingo <i>3rd Pen Pal Letter Due</i>	9:30 Exercise Class 1:00 Bridge
16	17	18	19	20
 PRESIDENT'S DAY Office Closed	8:30 Intermediate Internet 10:00 Hanover Mail 10:00 Art Class 11:00 Tai Chi @NPL 1:00 Mah Jongg 2:00 Poker	10:00 Knitting Dolls 10:00 Grocery Shopping 11:00 Blood Pressure @N. Gardens 1:00 Cribbage 1:00 Quilling 1:30 Bingo @Norwell Gardens	10:00 Memoir Writing - LL 12:30 Lunch @COA 2:00 Bingo	9:30 Exercise Class 10:30 Life Changes Support Group 1:00 Bridge
23	24	25	26	27
9:15 Quilling 9:30 MBTA Smart Cards 12:00 Lunch @ COA	10:00 Hanover Mail 10:00 Art Class 11:00 Tai Chi @ NPL 1:00 Mah Jongg 2:00 Poker	10:00 Grocery Shopping 10:00 Hot Topics 1:00 Cribbage 1:00 Quilling 1:30 Bingo @Norwell Gardens	12:30 Lunch @COA 2:00 Bingo	9:30 Exercise Class 1:00 Bridge



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DURABLE POWER OF ATTORNEY, GUARDIAN OR CONSERVATOR WHAT YOU NEED TO KNOW

Do you have plans in case you suffer an unforeseen emergency, become injured, or fall ill? How will your rent or utility bills get paid if you are unable to write a check, go to the bank or obtain a money order? What happens if you cannot communicate your preferred medical treatment, or your end of life wishes, or just unable to complete a Mass Health application?

As you become older and increasingly frail you may begin worrying about the day when you can no longer handle your financial affairs or make your own medical decisions. Questions begin to naturally come up such as: *What happens to me?* or *Who will take care of my personal affairs?*

Although the law varies given the circumstances on how loss of capacity is defined and determined, incapacity renders you legally unable to take action such as to make a will or to contract for services and denies you the right to give consent such as in the case of medical treatment. Who then takes over your personal affairs and health care decisions becomes a question of the courts versus advanced planning.

In Massachusetts under the General Laws, Chapter 201B and 201D, you can assign a third person to act as your substitute decision maker and authorize him or her to handle such matters as your financial and/or medical affairs. Chapter 201B authorizes you to execute a *Durable Power of Attorney* and assign a third person agent to handle matters involving your estate and Chapter 201D authorizes you to assign someone as your *Health Care Proxy* to make medical decisions on your behalf.

When a substitute decision maker has not been designated and an elder lacks capacity then he/she may become subject to court involvement and be appointed a Guardian or Conservator. A further discussion about Guardianship and Conservator will take place in our next article.

Appointing a Substitute Decision Maker

To appoint a substitute decision maker you must have capacity when you make your assignment, there must be someone whom you can assign, and this person must be willing to serve.

When Substitute Decision Makers can act An agent under a Durable Power of Attorney can use their authority immediately unless otherwise conditioned. This authority remains even after you are determined incapacitated. However, a Health Care Proxy can only act once you have been determined to be incapacitated.

The role of the Substitute Decision Maker A substitute decision maker whether they are your agent or your proxy is legally obligated to act in your best interest. While you have capacity an agent must follow your direction regarding your finances and is prohibited from using his/her authority for self gain. A proxy should make medical decisions consistent with the type treatment you would have wanted or not wanted.

Caution on Substitute Decision Makers Use great care when choosing a substitute decision maker. Choose individuals who are trustworthy, who will faithfully carry out your wishes, and who will not abuse their power. Any action taken by an agent on your behalf will legally bind you. A proxy is not bound to follow your advance directives regarding medical treatment therefore, chose someone willing to follow through with your wishes.

Having a substitute decision maker in place can make the difference in an emergency.

This article is the first in a series by Alexander Mitchell-Munevar, Esq., Elder Unit-Staff Attorney from Greater Boston Legal Services

LEGAL EASE - Ask the Lawyer!

Local attorneys are available for 45-minute complimentary consultations, at the senior center. Clinics are for general information and guidance with appropriate referrals made if necessary. Clinic dates are:

- Wed., Jan. 14. 1:30 - 4:30 p.m.
- Wed., Feb. 10. 1:30 - 4:30 p.m.

Call the COA office at 781-659-7878 to schedule an appointment. All consultations are strictly confidential. Please remember that these professionals volunteer their time. If you are unable to make your appointment, please call to let us know.

ANALOG - DIGITAL TV 2009 CONVERSION TAKES PLACE ON FEBRUARY 18, 2009

What is the Digital Broadcast Transition?

At midnight on February 17, 2009, all full-power television stations in the United States will stop broadcasting in analog and switch to 100% digital broadcasting. Digital broadcasting promises to provide a clearer picture and more programming options and will free up airwaves for use by emergency responders.

Between January 1, 2008 and March 31, 2009, you can request a coupon while supplies last in one of four ways:

- ✓ Apply online at www.dtv2009.gov/ApplyCoupon.aspx
- ✓ Call the Coupon Program 24-hour hotline 1-888-DTV-2009 (1-888-388-2009), TTY 1-877-530-2634
- ✓ Mail a coupon application to: P.O. BOX 2000, Portland, OR 97208-2000.
- ✓ Fax a coupon application to 1-877-DTV-4ME2 (1-877-388-4632)

Who is Affected?

If you have one or more analog-only TV's that don't have cable or satellite service connected to them and are using a "rabbit ear" antenna to receive your local-over-the-air broadcasts, you will be affected by this transition, and will need to take action to continue receiving any local over-the-air broadcasts after February 17, 2009.

Does the Digital Broadcast Transition Affect Cable Subscribers?

No. Some cable companies have decided to switch to digital service. **This is a different issue from the federally mandated Digital Broadcast Transition taking place February 17, 2009.** Please contact your cable service provider for more information.

If you are affected by the Digital Broadcast Transition, you have 3 Options.

Option 1: Buy a box that converts digital signals to analog signals that your analog set can display.

- Estimated Cost: \$40-\$70 if you buy a basic converter box
- (\$10-\$30 if you use the NTIA coupon worth \$40, see info listed to the left of this page)
- Option 2: Buy a new television set with a built in ATSC digital tuner.
- Estimated Cost: \$100 and up. (High Definition is not required)
- Option 3: Subscribe to cable or satellite video service. (if available)
- Estimated Cost: At least \$8-\$20/month (\$96-\$240/year) plus possible equipment rental fee

For more information, here are some agencies that you can contact.

Office Of Consumer Affairs and Business Regulation

Department of Telecommunications and Cable

- Phone: 1-800-392-6066
- Fax: 617-478-2950
- E-mail: consumer.inquiry@state.ma.us
- www.mass.gov/dtc

Department of Telecommunications and Cable

Two South Station, 4th Floor
Boston MA 02110

Federal Communication Commission -- To Obtain Information via Telephone

- **1-888-225-5322** (1-888-CALL FCC) Voice: toll-free
- **1-888-835-5322** (1-888-TELL FCC) TTY: toll-free
- **1-866-418-0232** FAX: toll-free

Information provided courtesy of the Executive Office of Elder Affairs.



COMMUNITY NEWS

Norwell Public Library

Books To Go

The Norwell Public Library's "Books To Go" program visits residents who are unable to get to the library. Louise Painter is the "Books To Go" volunteer. She is looking forward to meeting other readers and to share her love of mysteries. Anyone wishing a home visit to either receive, return or even donate books, please contact Librarian, Rebecca Freer at 781-659-2015 or the COA at 781-659-7878.

Dinner & Movie at NPL- "Under The Bombs" - Wed., Jan 21, 7 - 9 p.m.

During a cease-fire in the Lebanon-Israel conflict of 2006, a Christian taxi driver brings an untraditional Shiite woman from Beirut to the heart of the conflict in the country's south. While they scour the rubble of local towns for her son, who was sent to live with her traditional family while she was staying with her husband in Dubai, they discover that despite their different backgrounds they have much in common.

MASS MEMORIES ROAD SHOW

The Mass. Studies Project at UMass Boston is partnering with local historical societies, libraries, schools, public access television and other groups on the Mass. Memories Road Show (MMRS).

Through the Mass. Memories Road Show (MMRS

the goal is to help build community, to encourage the protection of original artifacts, and to facilitate sharing of cultural heritage information with Massachusetts educators, students and the general public.

MMRS' goal is to hold public scanning events in all of the 351 communities of Massachusetts, creating access to family documents about local immigration history, and building community knowledge and connections.

Jean Ryer from Norwell Public Library will be at the COA on Thurs., Jan 22 at 12:30 to talk more about how Norwell may participate in the program. If you are unable to join us and want to learn more about the project check out the MMRS website at www.massmemories.org. Watch for more details to come.

James Library & Center for the Arts

Upcoming Events

The following concerts will be held at the James Library and Center for the Arts.

Cranky Yankees.

- **Sunday, January 18 at 3 p.m.** As seen on the Today Show and the History Channel, actor Jim Cooke portrays a quartet of "Crankee Yankees": John Quincy Adams, Calvin Coolidge, Daniel Webster and Edward Everett. \$10 at the door. Complimentary refreshments. 781-659-7100 for information.

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It makes sense to concentrate your advertising where it does most good - right in your neighborhood! You pay only the advertising cost. Public relations and good will values are free. This newsletter is kept at home a full month. It is regularly referred to for important dates, times, events and meetings. Convenient Budget Payment Terms Write Today! Or call 617-254-4545

FRIENDS OF THE NORWELL COUNCIL ON AGING

Each January, the "Friends of the Norwell Council on Aging" provide a membership application in the newsletter. We periodically get questions asking who we are, what we do and how these dues are used.

The "Friends of the Norwell Council on Aging" is a non-profit organization that helps support the Council on Aging's efforts within the community. As a non-profit group, the "Friends" have access to general funds that allow them to provide immediate financial assistance that the COA - as a town department - is unable to provide, due to time constraints. This helps the COA Director and Outreach Coordinator to better serve residents in need.

Every year many programs offered are financially underwritten by the "Friends of the COA." Programs include those in the areas of Nutrition, Education and Leisure, and Entertainment. The "Friends" provide assistance with preparing and mailing the bi-monthly newsletter. Support is also available for those experiencing financial distress, by assisting to pay a utility bill or for a prescription. In these difficult times when household expenses continue to escalate and many seniors struggle to afford the basic necessities of life, the COA and the programs offered at the Senior Center keep these seniors connected.

Some of the expenses covered by the "Friends" in 2008 included:

- \$1,240 - Mailing the newsletter and office postage;
- \$2,140 - Supplies and furniture;
- \$775 - Programs
- \$1.100 - Community support services including prescriptions, food, and utilities assistance.

Last year, over 600 Norwell seniors participated in the programs offered at the Senior Center. Most of these programs are facilitated and staffed by volunteers. We also had 82 volunteers provide over 6,000 hours of service. The success of the Council on Aging depends on the work of these volunteers, the COA Board and staff, the "Friends of the COA" and people like you.

So how can you help? A membership form is included on the back of this newsletter. If you want to become a member, please complete the form and send it along with a check for \$10 per individual, payable to the Friends of the Norwell Council on Aging. Donations are also gladly accepted. Membership forms and checks can be sent to Friends of the Norwell COA, P.O. Box 699, Norwell, 02061. You may also drop them off at the COA office, located at 293 Pine Street.

If you choose not to join, you are still eligible to receive any service or assistance that you need. However, your financial support will help continue the programs and services that keep our seniors healthy, active and a vital asset to our community. Thank you for your generosity.

FRIENDS OF THE NORWELL COA 2009 ANNUAL DUES

Name: _____

Address: _____ Phone: _____

____ New Member ____ Renewal ____ Donation \$ _____

____ Individual \$10 ____ Couple \$15 In Memory of: _____

In Honor of: _____

Make checks payable to: Friends of Norwell COA

Clip and mail to: Friends of Norwell COA, P.O. Box 699, Norwell, MA. 02061

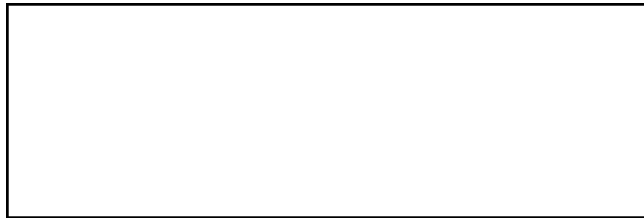
MAILING COURTESY OF THE "FRIENDS" OF THE NORWELL COUNCIL ON AGING

COUNCIL ON AGING
293 PINE STREET
P.O. BOX 699
NORWELL, MA 02061



Inside find:

- Norwell Food Pantry, pg. 1
- Health News, pg. 2
- Senior Work Program, pg. 2
- Outreach News, pg. 3
- What's Happening, pgs. 4 & 5
- Calendar, pgs. 6 & 7
- Legal News, pg. 8
- Analog-Digital TV Conversion, pg 9
- Community News, pg. 10
- Friends News, pg. 11
- Tax Information, pg. 12



If you don't want to receive this newsletter, PLEASE call the COA office at 781-659-7878 to remove your name from the list.

IMPORTANT TAX INFORMATION

ELDERLY EXEMPTIONS PROGRAM

There are some exemptions available through the Norwell Assessor's office that could benefit you as a taxpayer in town. The exemptions/clauses include:

- Clause 17E: Older Citizens, 70 and over or surviving spouse, \$175;
- Clause 41D: Older Citizens, 70 and over, \$1,000 (approved at the special town meeting;)
- Clause 41A: Tax Deferral, 65 and over, to defer all or a portion of your taxes;
- Clause 18: Hardship exemption, issued by the Board of Assessor's.

All of the exemptions have specific and varied requirements. Please call the Norwell Assessor's Office at 781-659-8014 for information and an application. Applications must be returned by March 1, 2009. COA staff will gladly help you complete the form.

CIRCUIT BREAKER TAX

Taxpayers, 65 or older, may be eligible to claim a credit on their state income tax for real estate taxes paid on the primary residential property, owned or rented in Massachusetts. For tax year 2008, the maximum credit is \$930 for both homeowners and renters. To learn more about the credit and requirements, please call the COA 781-659-7878 or the Department of Revenue at 1-800-392-6089.

TAX COUNSELING STARTS IN FEBRUARY

The COA is offering tax counseling again this year. A tax counselor will be available beginning in February. Appointments are available every Thursday for 45 minutes, between 8:30 and 11:30 a.m. Sessions will be weekly throughout the tax season.

Please call the COA office (781-659-7878) to make an appointment. You will need to bring last year's taxes, (2007), any 1099s you received and any other pertinent information relating to 2008.