



Powder House News

Sept/Oct 2023

COA Mission

Our mission is to enhance the quality of life of seniors in the community by providing services, which include nutrition, health screening, education, and other programs to meet their needs.

COA Board Meetings

Board meetings are held on the last Tuesday of the month at 4 p.m., September 26 and October 31.

Office Location

The Council on Aging office is located at the Town Offices, 23 Linden St., bottom floor, Room 118.

COA Members

Bob Blair, Co-Chair
Pat Wheeler, Co-Chair
Kate Bliss
Rachel Boyer
Wes Durant
Lori Fearebay
Karen Schultz

Phone

978-838-2750

Medical Equipment

The COA has a supply of medical equipment available. We accept donations of thoroughly clean equipment in good condition. Please consider donating your clean, used equipment so we can pass it on to someone in need. Contact Victoria Flynn at coadirector@townofberlin.com, or the COA phone 978-838-2750.

Transportation Services

Transportation is available Monday through Friday. Rider information forms are available on the Berlin town website under Boards & Committees / Council on Aging / Bus Services. Call 978-838-2750 for assistance.

From COA/Social Services Director Victoria Flynn

UMASS Boston Berlin Study Results

Please join us on Thursday September 14th either in person or virtually to hear directly from the UMASS Boston team and see what the survey results have yielded. We appreciate everyone in Berlin who completed the survey whether by mail or by the link.

The complete UMASS Boston report is available online at the town website under the Select Board. If you cannot access it online or need any kind of large print text, please reach out to 978-838-2442 or 978-838-2750 with a request. Any questions that you want to submit ahead of time can be submitted by September 10th to selectmen@townofberlin.com.

SHINE Counseling Services

Open Enrollment for the 2024 calendar year starts on October 15th. As Medicare recipients are aware, the open enrollment period allows people to pick new Medicare Advantage plans or enroll in a new Part D prescription drug plan. If you have Original Medicare (Medicare A and B), you do not need to pick an Advantage plan, but you can if you want to.

SHINE Counseling services are helpful to anyone who has questions regarding Medicare coverage, what is best for your situation and planning for retirement. There are time tables to register for Medicare services without penalty (for Parts B and D). The vast majority of people qualify for Medicare A without a penalty. I have recently completed SHINE training and am able to help out our residents.

We are having a presentation on Monday September 25th to discuss the basics of Medicare. Please reach out to us at 978-838-2750 if you have any questions.

Tax Abatements

If you think that you may qualify for any kind of tax abatement, please come to the Assessor's Office or call them at 978-838-2256. If you have any concerns about paying your taxes, please reach out as well. We want to make sure that all seniors have all the information possible. Abatements need to be filed before the next tax bill is due for you to be considered.

MassHealth Ongoing Recertification

As we mentioned in the last issue, MassHealth has started undergoing recertification of benefits. During the COVID-19 emergency, the Commonwealth of Massachusetts automatically continued coverage for those on MassHealth. Since the emergency status of COVID has lifted, MassHealth is now undertaking the task of reviewing its 2,000,000 applicants. We are asking you to please be on the lookout for any blue envelopes coming to you, this is a main way that seniors will be recertifying their eligibility. If you have had any change of address or contact information during COVID, please call update your records with MassHealth. If you have any questions, you can reach out to Victoria at coadirector@townofberlin.com or 978-838-2750.



Nashoba Neighbors

BERLIN • LANCASTER • BOLTON

You are never too old!

As we age, we have a lot to share. The experience and wisdom we have gained over the years are truly more valuable than we know. We may not realize it, but there are people who need us, people who can learn from us and people who admire us. Nashoba Neighbors is based on the belief that everyone has something to offer and there is no limit to the effect we can have on others.

We have people who are members and those who are volunteers AND members who are also volunteers! Would you like to learn more about how you can join us in our goal of making a difference in the lives of those we serve while making a positive difference in your own life? We would love to tell you more about us, no pressure at all! If you know someone who could benefit from Nashoba Neighbors, please help us spread the word.

Call Nashoba Neighbors anytime at 978-226-8844 or stop by our table at Backyard Bolton on Saturday, August 26, or September 16 at the Bolton Town Common. At other tables, you will also be able to enjoy work by creative local artists, farm fresh vegetables, and some sweet treats.

nashobaneighbors.org, info@nashobaneighbors.org, 978-226-8844

Building Inspector New Hours

We are happy to report that Richard Hanks is staying on as Building Inspector. The Building Inspector's office is open on Monday and Wednesdays 9 a.m.-1 p.m. Richard is available by phone at 508-450-0158 Monday through Thursday.

Town of Berlin — Board & Committee Vacancies

Current Vacancies on Appointed Boards and Committees (as of 6/20/2023)
Volunteer Applications online at www.townofberlin.com/home/pages/volunteers
Select Board Appointments — File Application to selectmen@townofberlin.com

Cable Access Committee	3 members with 1-year terms 2 Vacancies with terms thru 6/30/2024
Cable Advisory Committee	3 members with staggered 3-year terms 2 Vacancies — one term thru 6/30/24 , another thru 6/30/2026
Council of Aging	7 members with staggered 3-year terms 1 Vacancy with term thru 6/30/2026
Personnel Committee	3 members with staggered 3-year terms 1 Vacancy with term thru 6/30/2025
Traffic Safety Advisory Committee	8 members, 1-year terms 1 Vacancy with term thru 6/30/2024
Zoning Board of Appeals	5 Regular members with 5-year staggered terms, 3 Associate members with 3-year staggered terms 1 Associate Member Vacancy with term thru 11/30/2024

Fire Safety Checks

The Berlin Fire Department is offering a free home safety check to residents, particularly seniors who may be in need of updated smoke detectors/carbon monoxide detectors before winter. If you think that you would be interested or you have any questions, please reach out to the Fire Department at 978-838-2444.

Digital Literacy Grant for Seniors

In May, we applied for a state grant allowing us to help seniors learn how to safely navigate online. We have been awarded a \$35,000 grant that we are working to implement to our residents. We will be offering small group classes and one-on-one sessions to address these needs.

We know that many people, seniors included, are targeted for scams and they are hard to spot. More and more services (including health care and agencies) are shifting to an online portal system to make processing information faster and easier.

Stay tuned for the next issue of the Powder House where more information about the digital literacy classes will be available.

Council on Aging— Board Vacancy

The Berlin Council on Aging has a vacancy on its board. If you think you may be interested in serving or have any questions, please reach out to us at 978-838-2750 for more information. Any Berlin resident over 18 can apply, though we do encourage seniors to get involved. Meetings for the foreseeable future are in person in the Town Offices Room 118 or through Zoom (last Tuesday of the month 4 p.m.).

The Five W's: Berlin's who, what, when, where, and why

ALL HANDS ON DECK AT THE BULLARD HOUSE — story by Lucy Ayers

You might be wondering what's happening at the Bullard House. There's a lot of activity going on — most of it not visible to the public. June Miller and Janet Woodward have been very busy researching and preparing for the writing of grant applications, which is not a simple task. There is information to gather, forms to fill out and deadlines to meet before going forward with restorations and repairs. Members of the Historical Commission have been meeting with Dan Barton of Mauge & Destefano Architects, Dan Wolfe of David E. Ross Associates, Inc., Tom Lamb of TFMoran Structural Engineers and Kristen Rubin our Town Administrator to provide a comprehensive plan with the end goal of solving accessible parking, access to the Bullard House and 1870 Town Hall, as well as drainage issues for the area.

Barry Eager has been documenting and selecting artifacts to digitize for online access on our website. Ellie Bergen is the representative for the Community Preservation Act Committee, whose job is to make recommendations for Town Meetings for how to distribute CPAC funds. Janet and Lucy have contributed to website blogs and programs to keep you informed of our progress.

Members of the Historical Commission and Historical Society have been working to maintain the lawn and flower beds at the Bullard House. Progress has been slowed down by all the recent rainstorms. We were able to catch up on some weeding and mowing on August 3rd with the help of Historical Society volunteers Barbara Payan, Nancy Mulcahy, Bonnie Fallon and Historical Commission members June Miller and Lucy Ayers. The grounds look much better but there's still more to do. The Highway Department later picked up and disposed of the debris.

Marty Miller, a member of the Historical Society, sanded the recently replaced, front-door threshold, and June applied linseed oil to protect the wood. June claims that with proper care the threshold will last longer than most of us reading this. Cordelia's Farm donated flowers for the flowerpot on the front doorstep. Our resident woodchuck occasionally supplements his/her diet by munching on the flowers.

Please visit our website at TownofBerlin.com/historical-commission. We'll be updating the site with progress reports and blogs. There you will also find links to the Historical Society website and My Town Government for information on meetings and agendas. June and Barry are available at the Curatorial Building on Wednesdays from 2-4 p.m.

Historical Commission: June Miller, Barry Eager, Janet Woodward, Ellie Bergen, Lucy Ayers



Marty Miller sanding the threshold



Nancy Mulcahy, June Miller, Barbara Payan, Lucy Ayers, Bonnie Fallon at the Bullard House

COMMUNITY EVENTS CALENDAR

For a complete listing of the meeting times and places of all Berlin town boards, commissions and committees, go to the "mytowngovernment.org" and click on "berlin, ma"

COA

Tuesdays from 1-2 p.m. Tai Chi with Jeff Cote in COA room 118. Zoom Meeting: <https://us02web.zoom.us/j/81287909508> Meeting ID: 812 8790 9508

Saturdays from 9-11 a.m. Senior Yoga COA Room 118. Zoom Meeting Web Link: <https://us02web.zoom.us/j/89963068074> Meeting ID: 899 6306 8074

BERLIN CHURCHES

First Parish Church

Sunday Worship: 10 a.m. Meetinghouse and Zoom
Water communion/ingathering on 9/10.

Pizza Night: Second Friday of each month 5-7 p.m.
Meetinghouse (no pizza night 9/8, returning 10/13)

Barbara Krackhardt Memorial: 9/10 at 1 p.m. in the Meetinghouse

Blessing of the Animals: 10/8 at 4 p.m. Meetinghouse Lawn

Eric Coolidge Memorial: 10/14 Time TBA, Meetinghouse Sanctuary

Family programming begins: October 1 first and third Sundays

St. Joseph The Good Provider Catholic Church

Daily mass: Mon.- Fri. at 7:30 a.m.

Weekend masses: Sat., 4 p.m., Sun., 8:30 a.m. and 10:45 a.m.

Fall Festival: Sun., 9/17 from 9:30 a.m.-4 p.m.

XIX CARTER

Open: Monday-Friday 9 a.m.-4 p.m. / Saturday 10 a.m.-1 p.m.
Closed: September 2-4 and October 9

MON: TeaTime 1-3 p.m.

TUES: Soup 12-1 p.m. Occasionally **History Matters** 1:30-3:30 p.m.

WEDS: **Community Coffee** 9 a.m.- Noon
2nd & 4th Wed. of the month **Old Time Music Jam** 11 a.m.-1 p.m.
Irish Session 7- 9:30 p.m.

THURS: **Afternoon Games** 1:30-3:30 p.m.
1st Thurs. of the month **Intermittent Fasting Support Group** 3-4 p.m.

FRI: **Community Coffee** 9 a.m.- Noon
Fiber Arts 2-4 p.m.

SAT: **Scones** 10 a.m.-1 p.m.
1st Saturday of the month - **Veg Group** 11:30 a.m. - 12:30 p.m.

Open Mic: Fri. Sept 8, & Fri. Oct 13, 7-9 p.m.
All types of music and all ages are celebrated at our supportive, welcoming, and inclusive open mic. Sign up in advance with Host Lori Diamond at LoriDiamondMusic@gmail.com. She and co-host, Fred Abatelli, will support you with a professional sound, and authentic encouragement. Piano available. BYOB. Suggested donation of \$5.

Barbara Aiello Art Opening Reception: Sat. Sept 9, 1-5 p.m.
Photographs by Barbara Aiello "Claiming Sanctuary Places" exhibit up through December 30, 2023.

Annie Raines and Paul Rishell Concert: Sat. Sept 9, 7-9 p.m.
For 30 years Paul Rishell & Annie Raines have been hailed as one of the world's best blues duos. They have recorded 6 albums together including the W.C. Handy Award-winning *Moving to the Country* (2000) and received numerous award nominations from the Blues Foundation. <https://paulandannie.com/> Tickets at 19Carter.org/tickets: \$15 in advance; \$20 at the door; Kids are FREE

Office Hours with the Senator Robyn Kennedy Team: Mon. Sept 11, & Weds. Oct 11, 9:30-11 a.m.

Participate in monthly office hours with the Senator Robyn Kennedy Team — a fantastic opportunity for the community to engage with their state legislators. For more information, email the Senator's office at: kayannajames18@gmail.com

Movie night "CODA": Fri. Sept 15, 6-9 p.m.

An English-language remake of the 2014 French-Belgian film *La Famille Bélier*, it stars Emilia Jones as Ruby Rossi, the titular child of deaf adults (CODA) and only hearing member of her family, a teenager who attempts to help her family's struggling fishing business while pursuing her own aspirations of being a singer. Tickets: \$15 includes pizza, salad, popcorn and the movie (starts at 7 p.m.). Advance reservations required by 3 p.m. on movie day.

Fields Concert: Sat. Sept 23, 7-9 p.m.

Fields is an acoustic soundscape of covers and originals. One voice, two guitars — Dave Johnson on vocals and guitar and Joe Renzoni on guitar and octave mandolin. Tickets at 19Carter.org/tickets: \$15 in advance; \$20 at the door; Kids are FREE

MANHATTAN SHORT Film Festival: Thurs. Sept 28, 7-9 p.m. & Sun. Oct 1, 5-7 p.m.

You Be the Judge! You'll join film lovers in over 500 venues across the globe gathering to see the Ten Finalists in this year's event featuring the best short films in the world today! Ballots supplied upon entry. Tickets at 19Carter.org/tickets: \$10 in advance; \$15 at the door

Off Brand Improv: Fri. Sept 29, & Sat. Sept 30, 7:30-9:30 p.m. and Fri. Oct 6, & Sat. Oct 7, 7:30- 9:30 p.m.

Off Brand Improv! is a troupe of improvisational actors. They're here to make you laugh and have a good time together! Come and see their newly expanded troupe! Tickets at 19Carter.org/tickets: \$18 in advance; \$20 at the door.

Book Club: Tues. Oct 3, 1:30-2:30 p.m.

This month's theme is Mystery. We welcome anyone to join us for the discussion. Please contact Ann Ribbens with any questions at annri1951@yahoo.com.

Raienne Richards and Mark Mandeville Concert: Sat. Oct 14, 7-9 p.m.

Little by little, you will get to know Mark Mandeville & Raienne Richards through their unmistakable vocal harmonies, poetic lyrics and down-to-earth personae. Accompanying themselves on guitar, harmonica, ukulele, penny whistle, electric bass, and most uniquely clarinet. Tickets at 19Carter.org/tickets: \$15 in advance; \$20 at the door; Kids are FREE

Jazz Jam: Sun. Oct 15, 6-8 p.m.

Join Ken Parrish and the house band for an evening of Jazz. All instruments and musicians are welcome. Vocalists, please bring your charts. For questions, please email Ken Parrish at ken@parrishworks.net. Suggested donation of \$5.

Boston Flute Academy Flute Choir Concert: Sat. Oct 21, 4-5:30 p.m.
Please check our website, 19Carter.org, for details to come!

Berlin History Maker: Mary Petkauskas

People on the verge of retiring from careers that consumed a large portion of their waking hours are sometimes heard to rhapsodize about how they look forward to leaving the alarm clock in a drawer and pursuing matters of interest they never had time for while working. This appears not to have been a vision in the game plan of Mary Petkauskas.

Mary retired to an apartment in Berlin's Northbrook Village I, from which she applied the lessons learned in her 40 years of work as a nurse to continuing her lifelong interest in helping the elderly and frail to find the services needed to survive and thrive in their senior years.

An article in the November/December 2001 edition of the "Powderhouse Senior News" noted that "Over the 40 years of Ms. Petkauskas' active nursing career, she witnessed a gradual rise in esteem for registered nurses. She began as a conventional nurse and later rose, after obtaining

advanced degrees, to the role of college teacher and research participant. (She) contributed articles to several professional nursing journals during her nursing career."

As a retiree in Berlin, Mary became very involved in nutritional and other support programs for seniors. She helped launch the Berlin Meals on Wheels program, created the "Powderhouse Senior News" and initiated a transportation program for the town's senior citizens.

In recognition of her dedicated years of volunteer service, Mary Petkauskas was one of a select few presented with the Silver Dove Award by then-governor William Weld in 1995. She received several additional awards related to her years of work for Berlin's elderly population.

You would be correct in thinking that the town and its seniors were the biggest winners when Mary Petkauskas' number came up for the opportunity to occupy an apartment in Northbrook Village I.

Celebrate 70 years at St. Joseph the Good Provider's FALL FESTIVAL in Berlin

Sunday, September 17th, 2023 | Celebrate the Past — Believe in the Future!

St. Joseph the Good Provider Church, Route 62, in Berlin, MA will hold its 70th Anniversary Fall Festival on Sunday, September 17th as part of a long-standing tradition for the parish. It began as the "Chicken Carnival" many years ago and has evolved into a wonderful fall festival with numerous activities. The Fair will run from 9:30 a.m. until 4 p.m. on the church grounds, following the celebration of our 8:30 Mass. Start your day with our fresh made doughnuts and coffee or cider from our wonderful Doughnut Booth or a hearty breakfast sandwich all served with a smile.

There truly is something for everyone. Our wonderful Attic Treasures Booth is a great place to shop; you never know what you'll find. You know what they say, "one man's junk is another man's treasure." Our inviting Baked Goods & Harvest Booth features our fresh baked apple pies and apple crisp created with love in our church kitchen, by our wonderful crew of bakers as well as an amazing variety of homemade cookies, breads, and treats. There's also a variety of kitchen items, cookbooks and more with many harvest items and plants this year.

Our amazing Basket Raffle always has a few surprises with wonderful items donated by local merchants and parishioners. Once again, this year our own Fr. Tom Tokarz will be raffling off a home-cooked authentic Polish dinner. With rave reviews from past dinners this prize is one worth trying for. Be sure to check out our Big Raffle, tickets which are on sale now and will be drawn that afternoon at the close of the festivities. Don't forget to purchase your tickets. You'll have 4 chances to win with first prize being \$1,000!

For the children, there will be a variety of games like our Duck Pond and Ring Toss and lawn games. We'll also have



a children's crafts table for those who want to try their creativity. All this fun helps to build up your appetite.

Lots of great food will be available all day. New this year we are welcoming several Food Trucks like Northeast Smokehouse! Also joining us are the amazing Central New England Wood Turners with demonstrations running throughout the day.

Crafters and Flea Table Exhibitors are welcome and invited to rent a 15' X 15' space on the lawn for \$25. Our fair has always been well attended by citizens of Berlin and the surrounding communities, making this a perfect opportunity for sales. For additional information about renting a space or about the Fall Festival call the Church office: 978-838-9922.

Be sure to mark your calendar and join us for this yearly event and experience a tradition of family fun that has lasted 70 years! Come spend some time with your neighbors and friends, find some treats to take home! You'll be glad you came!

Upcoming Library Events held in the Grand Hall at the 1870 Town Hall

September 23rd @ 10 a.m.

Sheryl Faye Presents Historical Women: Sally Ride

The Berlin Public Library welcomes Sheryl Faye for a performance of "Sally Ride — America's First Woman Astronaut". Her compelling story will ignite students' curiosity and inspire them to dream, dare and develop their own gifts and talents to the fullest. This presentation is PERFECT for Elementary and middle school students and their caregivers — all will have an opportunity to ask questions about Sally Ride and her professional pursuits!

October 10th @ 6 p.m.

40 Whacks: The Lizzie Borden Case

We all know the ditty "Lizzie Borden took an axe..." but few people know the actual facts! 40 Whacks: The Lizzie Borden Case is a one hour in depth retelling of the famous double homicide. Extensive research utilizing archival materials, period newspapers and period photographs has been done to create an entertaining, fascinating, and informative presentation about America's favorite "Who done it?"

SNAP and HIP — Holiday Farms Presentation

In early August, we were lucky enough to get Suzanna Roberts from Holiday Farms to town offices to discuss SNAP and HIP benefits.

For those who may not be aware, the Healthy Incentives Program (HIP) is a benefit that approved farm stands and farmer's markets can provide. If you have a SNAP/EBT card, you are already enrolled in the HIP program. HIP allows for people to get free fruits and vegetables as long as they have SNAP benefits in place. Anyone can apply for SNAP benefits—monthly income and household size are the main determining factors for the program.

HIP benefits allow fresh whole, cut, canned or frozen fruits and vegetables as well as seedlings and spice plants. Although HIP cannot be used for honey, seniors can use their MFM coupons to purchase honey. Any canned produce that have added sugar or vinegar do not qualify for the HIP program reimbursement.

This not-well-known program can provide \$40 a month for household of 1-2 people, \$50 a month for households of 3-4 people and \$60 a month for households of 5+ people. HIP benefits reset at the first of each month. For HIP to work, you must maintain a small balance on your SNAP/EBT

(even as low as a few dollars). This will allow the farmstand to swipe your card to utilize your HIP benefit but it WILL NOT impact your SNAP balance. If you do get farmer's market coupons, you can use them in tandem with HIP benefits.

HIP benefits are automatic for those who have SNAP/EBT card. HIP can ONLY be used at farmer's markets or farmstands, they cannot be used at a grocery store. Once approved farmstands and farmer's markets close for the season, you cannot use the benefit again they reopen. You cannot have HIP benefits rollover month to month and there are no refunds.

Holiday Farm is the lone HIP provider in Berlin but there are several other farmstands around that do accept HIP benefits. Holiday Farm will be open this season until December 16th. Holiday Farm also accepts MFM coupons. You can find a list of HIP and SNAP providers at dtafinder.dtadash.ehs.mass.gov. If you have any questions about SNAP or HIP benefits, you can call 800-997-2555. To apply for SNAP you can call 877-382-2363 (ext 7) or you can go online at <https://www.mass.gov/how-to/apply-for-snap-benefits-food-stamps>.

Town Greeter— Work Off/Volunteer Position

The Town Offices has been getting an increase of visitors on a daily basis. With this increased traffic, staff have been more challenged trying to directly connect with each visitor. That being said, the Town Administrator and Select Board want to try and get a town greeter to help each visitor get their services rendered more efficiently.

Town Greeters would be eligible for senior tax work off credits as long as they meet criteria. The hope is to have multiple greeters be available to help out during the week (Monday-Friday). If you are interested, please see the Town of Berlin website for information or collect an application/job description at the town offices.

Flu Clinic and COVID tests

We are awaiting more information from Nashoba Boards of Health regarding the annual flu clinic at Berlin Memorial School. The flu clinic will likely be in mid-October.

To attend the Berlin Flu Clinic, you will need to pre-register online—once this link becomes available, it will be posted online. Please reach out to the COA if you are interested in getting more information.

There are more COVID tests available at the town offices. The COA also has COVID tests if you are in need. Please call 978-838-2750 if you would like some free COVID tests.

Joseph Early Jr. Worcester County Update

September is Suicide Prevention Month.

Mental Health in Older Adults: The CDC estimates 20% of people aged 55 years or older experience some type of mental health concern. The most common conditions include anxiety, severe cognitive impairment, and mood disorders (such as depression or bipolar disorder). Mental health issues are often implicated as a factor in cases of emotional distress and suicide. Older men have the highest suicide rate of any age group with men aged 85 years or older having a suicide rate of 45.23 per 100,000 compared to an overall rate of 11.01 per 100,000.

Depression in Older Adults: The CDC and National Institute on Aging recognize depression as the most prevalent mental health problem among older adults. Depression is mood disorder that impacts the way an individual feels, acts, and thinks. The prevalence of depression has been increasing during the COVID-19 pandemic, making it important to recognize signs and symptoms so treatment can be obtained when it is needed. At its worst, depression can cause a mental health crisis including thoughts of self-harm and suicide. **Suicide and Crisis Lifeline:** 988 is a free 3-digit phone number that any individual who is in need of support for a suicidal, mental health, and/or substance use crisis or any other type of emotional distress can utilize. Individuals can also utilize 988 if they have concerns regarding someone else's wellbeing. Trained crisis counselors respond to all 988 calls/texts.

The following is a list of ways to support a loved one with depression.

- Encourage the person to seek medical treatment and stick with the prescribed treatment plan.
- Help set up medical appointments or accompany the person to the appointments.
- Participate in activities the person likes to do.
- Ask if the person wants to go for a walk or other form of exercise.
- If you have an immediate concern regarding a loved one's mental health, call 988.

Debt Collections and Older Adults

At the end of June, there was a presentation given out by the Greater Boston Legal Services to discuss the debt collection process and how it directly impacts older adults.

According to the GBLS, 1 in 4 people have debt that is in collection and this industry makes about 11 billion dollars in revenue annually. Non-mortgaged debt is approximately 16.9 billion dollars. Older Americans are dealing with a chunk though younger people carry most of this debt. Massachusetts has a high rate of economically insecure older adults and many are struggling financially. About 41 percent of Mass. households have credit card debt.

Unfortunately, 1 in 4 people have a debt that goes into collection and this industry makes 11 billion dollars in revenue each year. Debt collectors win approximately 95% of the time. Reasoning includes that debt collectors have resources to bring these cases to court. Most people do not have any legal representation (only 2% do).

If you get a debt that goes into collection, please reach out to them regarding payments. Debt collectors can only contact you two times per week (this includes calls, text messages, emails and mail) to try and collect money. It is advised that you attend any court hearing that is scheduled, even if you cannot pay off the debts.

There are restrictions regarding income and assets that can be used to repay a debt. Massachusetts has various resources that you can use if you are in need of help. Massachusetts Legal Resource Finder (masslrf.org) has a state wide list of lawyers for you to contact. There is also the Volunteer Lawyers Project (617-603-1700), the Attorney General's Consumer Advocacy and Response (617-727-8400) and the Office of Economic Empowerment (mass.gov/economic-empowerment-for-older-adults) available to use if needed.

If you have any additional questions, you can reach out to the COA at 978-838-2750.

RECIPE FOR HAPPINESS

Here is a recipe to brighten your day from the 2012 Berlin BiCentennial Cookbook. If you'd like to share favorites of your own, send them to the COA office at 23 Linden Street, Berlin, or to Bob Blair at 28 Summer Road.

With apple season upon us, here is an apple recipe Submitted by Ellen Swinconeck.

BOB HOKANSON'S ORIGINAL APPLE PIE

1 Granny Smith apple
2 Braeburn apples
2 Macintosh apples
2/3 cups sugar
1/2 tsp. cinnamon
Butter

Carefully layer the apples in the bottom of pie crust in the order given. Stir the sugar and cinnamon together and sprinkle over the apples. Dot the apples with butter. Place the top crust on the apples and seal the edges. Cut a smiley face on the top crust to vent.

Bake in a 400° oven for 1 hour or until done.

JOANNE HOKANSON'S OLIVE OIL PIE CRUST

2 cups flour
1 teaspoon salt
1/2 cup extra virgin olive oil
8 Tbsps. water

Combine the flour and salt. Stir in the olive oil and water. Roll out the dough between wax paper.



Powder House News

TOWN OF BERLIN, COUNCIL ON AGING, 23 LINDEN ST., BERLIN, MA 01503

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SOAR Senior Outreach and Reading Program

As the new school year approaches, Berlin Memorial is looking for seniors to help out our youngest readers some additional encouragement and support.

The SOAR Program has been ongoing since the early 2000s (taking a break during COVID). Teachers will supply you a book to read with the students or you will be able to choose one.

Due to updated safety policies, CORIs and finger prints will need to be done before starting. Berlin Memorial can work with seniors on completing CORI checks and fingerprinting resources are available. Please contact Stephanie Woodward at swoodward@bbrsd.org or contact Berlin Memorial directly at (978) 838-2417 if you have any additional questions.

Nashoba Nursing Services Ending

Earlier this summer, Nashoba Nursing and Home Care announced that they will be closing. They are one of a few agencies that service the Berlin area. The Nashoba Boards of Health will remain intact and will continue to provide services to seniors (ex. Flu shots, rabies vaccine clinics, etc.). If you have any questions, comments or concerns, please reach out to the COA at 978-838-2750.

Gone But Not Forgotten

Charlotte Macarthur..... July 16
Roger Pierce July 28
Alan Peterson August 4
Mark Coolidge August 4

Grab and Go

Please be on the lookout, we are aiming to do another grab and go meal in late October. More details will be available soon.

The Powder House News

If you would like a digital copy of the Powder House News, please call us at 978-838-2750.

Thank you, Thank you! The Berlin Council on Aging would like to thank its gracious sponsors for helping to keep the Powder House News going: **Kristine Romano, Esq, LLM, PC; Clinton Savings Bank; Golden Skep Farm; Holiday Farm; The Berlin Seniors; Berlin General Store; and Chef Du Jour.**

If you or anyone you know would like to sponsor the Powder House News, please reach out to us at 978-838-2750.