



# Powderhouse Senior News

JANUARY/FEBRUARY 1999

BERLIN COUNCIL ON AGING • BERLIN • MASSACHUSETTS 01503

### New Officers for Senior Citizens Association for 1998

- Dora M. Cummings ..... President
- Barbara Krackhardt ..... Vice President
- George Cedar ..... 2nd Vice President
- Millie Blinkhorn ..... Treasurer
- Larry Foster ..... Assistant Treasurer
- Barbara St. John ..... Recording Secretary
- Virginia Johnson ..... Corresponding Secretary

### New Officers for COA for 1998

- Sally Bergen ..... President
- Mal Loring ..... Vice President
- Pat Simpson ..... Treasurer
- Jerry Cashin ..... Secretary
- Mary Petkauskos ..... Liaison Elder Network

### Council on Aging Members

- Sally Bergen, Jerry Cashin,
- Louise Champagne, Malcolm Loring,
- Alice Kidder, Mary Petkauskas,
- and Patricia Simpson

### Council on Aging Meeting 4th Tuesday of Month at Northbrook Village

### Newsletter Committee

- Mary Petkauskas ..... Editor
- Jerry Cashin, Louise Champagne,
- and Patricia Simpson

### BERLIN COA SERVICES Senior Citizens Van

- Monday, Wednesday & Friday, 8:00AM - 3:30PM.
- Call 24 hours in advance to book an appointment on the Berlin van.
- Medical appointments are given priority.
- Wheel chair trips must have 24 hour notice for lift and escort service.
- Calls are dispatched at CLINTON COUNCIL ON AGING 365-9416
- WHEAT can be called for trips to Westboro 365-6349.

### Meals Program

- For information and reservations call Mary at 838-7380.
- Home Delivered Meals on Tuesdays and Fridays.
- Congregate Meals served at the First Parish Church on the first Thursday of the month.

## Christmas in Berlin

December 5, 1998 was enjoyed by all participating and visiting all the open houses and sampling refreshments and socializing. Berlin Public Library celebrated their 70th Birthday with a reception, visit by Santa and Tahanto Winds was one of the highlights of the day, as well as the awards for the Christmas decorated houses.

Peter DeMelli on Coburn Road, and Michelle and Shawn Scott on Jones Road won awards from Clinton Savings Bank.

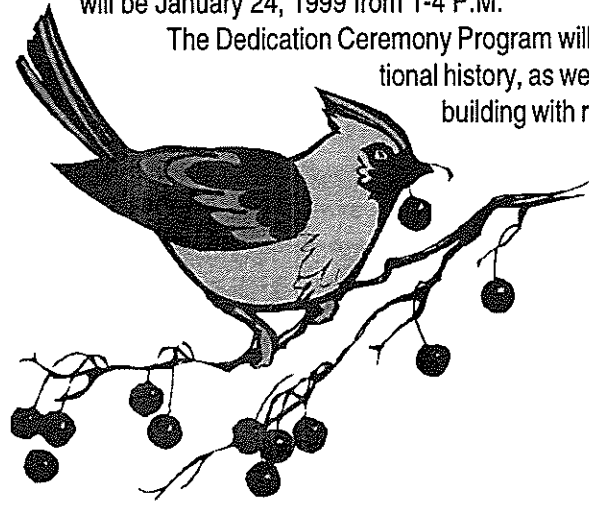
## Health Information Available

Mary Rita Pethkauskos, RN, BSMA, joined the Lifetime Health Resource Library as a volunteer at Fallon Clinic in Worcester as a Volunteer Assistant to the Librarian. She will be assisting in providing Research Computerized Health information for anyone who needs information on a particular health topic or medication. All this is a free service and individual requests will be mailed to the individual completing request forms. On a visit to the library you may rent a video for a week on various topics of interest. You do not need to be a Fallon member.

## Dedication Program of New Berlin Memorial School

A formal Dedication Ceremony will be held on Saturday, January 23, 1999 beginning at 10 A.M. followed by an Open House and Reception from 11 A.M. to 1:00 P.m. Snow Date will be January 24, 1999 from 1-4 P.M.

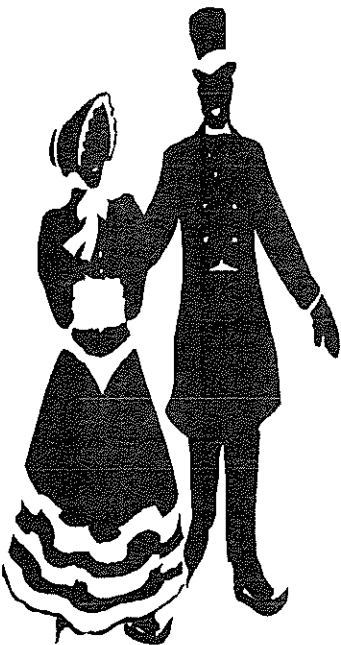
The Dedication Ceremony Program will be a celebration of Berlins educational history, as well as a formal dedication of our new building with recognition of individuals that made this project a success.



# Schedule of Community Activities

**January 7, 1999**  
**Senior Meeting at First Parish Church**  
**B/P Screening 9:30 - 10:30**  
**Program 11 - 12**  
 Slide show about France by Mr. Scott followed by home cooked meal

**February 4, 1999**  
**Senior Meeting at First Parish Church**  
**B/P Screening 9:30 - 10:30**  
**Program 11 - 12**  
 Trekking through Tibet by Beazy followed by home cooked luncheon.



## SOCIAL SECURITY BULLETIN NOVEMBER 1998

### Social Security Direct Deposit... "What do I have to do now?"

With the current attention to the law requiring people to sign up for direct deposit, the dilemma of many people may be summed up by a recent caller:

Decisions, decisions, decisions - should I use direct deposit or not? The law says I have to sign up by January 1999, but I've heard that I can wait. What do I have to do?

We want you to sign up for direct deposit, and we hope you decide to do so soon. But changing the way you receive your Social Security or Supplemental Security Income (SSI) benefit from a check to direct deposit is a hard decision and maybe you need more time to think about it. If so, don't worry! You'll continue to receive your check automatically, until you make a decision, even after January 1999.

Until that time, we want you to give careful consideration to the safety and convenience that using direct deposit provides you. For the last 23 years, Social Security and SSI benefit recipients have used direct deposit. Social Security has delivered more than 1.8 billion direct deposit payments worth \$1.9 trillion, and not one has ever been lost or stolen.

Besides providing safety for

your money, direct deposit puts you in better control of your finances. Your money is in your account the morning of the scheduled payment day, even when you are out of town or unable to get to your bank.

If you agree that direct deposit is right for you, contact your bank. They'll be glad to help you sign up. If you don't have a checking or savings account right now, most banks, savings and loan or credit unions offer a variety of accounts - some with little or no fees. Look for one that best meets your needs.

You also can sign up for direct deposit by dialing our toll-free number, 1-800-772-1213. If you call us, the Social Security representative will ask you a few questions to determine your identity. We'll also need your account information and your Social Security number.

What if you don't have an account at a bank, savings and loan or credit union? It's called the Electronic Transfer Account (ETA) program, and it should be available next year. When ETAs become available, we'll send you information about direct deposit, the ETA program and your choices.

### CONSUMER TIPS

## Stop that Mail!

Are you annoyed by junk mail and telephone solicitations? You can do something to stop them.

### To get less advertising mail, write to:

Mail Preference Service  
 Direct Marketing Association  
 PO Box 9008  
 Farmingdale, NY 11735-9008

### To get fewer telephone solicitation calls, write to:

Telephone Preference Service  
 Direct Marketing Association  
 PO Box 9014  
 Farmingdale, NY 11735-9014

### Here's what to do:

- Send a letter requesting that your name be removed.
- Include your name, home address, and home telephone number with the area code.
- Wait patiently. It will take about three months to see a decrease in mail or phone calls.
- Repeat your request every five years.

Remember! You will continue to get mail and calls from charitable organizations, local merchants, and political candidates, as well as mail addressed to "Occupant" or "Resident" and computer-generated phone calls.



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 (978) 562-5542

## Merrill-Carleton Funeral Home

1 PLEASANT STREET

HUDSON, MASS. 01749

## HMOs and Prescription Drugs

*Jerry Cashin, SHINE Counselor*

*As many of you know, HMOs have successfully challenged the Massachusetts law requiring them to offer unlimited drug coverage as one of their membership options. Up until recently, Mass. was the only state in the nation that mandated unlimited drug coverage. This provision has been struck down by a Judicial Court decision.*

At this time, Mass. HMOs are evaluating a one year moratorium on instituting caps on prescription drugs. Even if the drug cap is postponed for a while, it is inevitable that some, if not all, Mass. HMOs will put limits on drug coverage.

Drug costs are skyrocketing while Medicare payments to HMOs are shrinking (remember the Medicare cuts agreed to by the President and Congress in 1997). Some HMOs have talked about implementing a cap in the \$300 per year range. A figure that low would render drug coverage almost useless for many HMO members.

What to do? There are a few options. First, carefully follow events in this area. If there is a delay in these changes, there will be adequate time to plan future moves. If you use few prescription drugs, these changes may have little or no impact.

If your drug costs are high enough, you might consider a return to non-HMO, traditional Medicare. Then buy a Medicare Supplement (Medigap) policy. They are costly, but there are different price levels. Medigap policies, unlike HMOs, have not capped drug coverage, that Medigap insurers have an open season only in February and March (no medical exam required).

Another option is to apply for the Mass. Senior Pharmacy Program. It will not solve all problems, but can provide some financial help. Note that there is no asset test (you can own the Taj Mahal and still qualify), but there is an income test.

There are some other options, but very low income and assets are needed to qualify. The people at lower income levels are well protected. The people at upper levels can meet all expenses. It is the vast majority in between who could be hurt by prescription drug costs.

*Further information is available. In Mass. certified SHINE counselor is available in Bolton and Berlin. There is no fee and all inquiries are confidential. Call 978-838-7353 for details.*

## Tips for Driving Safely

*Driving spells freedom. It gets us where we want to go when we want. That's why driving safely is a priority for older Americans.*

- Plan your trip before you start.
- Don't drive in heavily traveled areas during rush hour and bad weather.
- Check your headlight aim twice a year.
- Clean your windshield inside and out frequently.
- Replace your wiper blades when needed.
- Use your safety belt every time.
- Zero in on the big picture. When driving, look down at the road to see what's ahead.
- Keep a three-second safety cushion between you and the car in front.
- Turn off your radio.
- Stay focused. Don't talk too much with passengers.
- Use your directional signals to alert others to what you intend to do.
- Glance over both shoulders and in your mirrors before changing lanes.
- Get annual eye checkups.
- Take a driver refresher course.

## For Your Information

Central Mass. Agency on Aging has changed the name of their newsletter to reflect the expanding role of Central Mass. Agency on Aging in connecting seniors and caregivers to seniors in Central Massachusetts the colorful brochure describes. The agency's new name is **Senior Connection Service** which Provides Information for Seniors.

### BERLIN GENERAL STORE

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 OPEN Mon.-Sat. 6:30 A.M.-7:00 P.M.  
 Sunday 7:00 A.M.-1:00 P.M.  
**978-838-2459**  
 Owner William Lowe Jr.

### NORTHBROOK VILLAGE Berlin, MA

Is now accepting applications for our one/two bedroom and handicap adapted unit wait lists. Northbrook Village is a federally subsidized elderly housing complex in association with Rural Development and HUD. For further information, Contact Northbrook Village at 978-838-2089.



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## The Berlin Powderhouse Senior News

Council on Aging

Berlin, Massachusetts 01503

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Thanks to Matthew & Sons Trucking  
for furnishing address labels!

### January

#### Birthdays

Russell Wheeler Jan. 2  
Ruth Hellen Jan. 9  
Francis Underwood Jan. 11  
Joseph Renzoni Jan. 12  
Edward Ware Jan. 14  
Virginia Keleher Jan. 16  
Lee Mungeam Jan. 16  
Alfred St. John Jan. 16  
Jean Muschi Jan. 18  
Alice Burke Jan. 21  
Dorothea Martin Jan. 23  
Hayward Stone Jan. 23  
Eva Tobey Jan. 28



#### Anniversaries

Alfred & Doris Bombard Jan. 28  
Henry & Ruth Wheeler Jan. 31

#### Obituaries

Beatrice Cummings  
Hope Duckworth  
Donald Lucht

### February

#### Birthdays

Hope Duckworth Feb. 1  
Dora Cummings Feb. 2  
Barbara Cleveland Feb. 6  
Margaret Galas Feb. 7  
Pauline Paine Feb. 10  
Mary Stone Feb. 11  
Virginia Johnson Feb. 13  
Lephe Wilson Feb. 13  
Francis Kennedy Feb. 20  
Mary Petkauskas Feb. 24  
Wilrose Hanson Feb. 28

#### Anniversaries

Phillip & Jane Bartlett Feb. 3  
Paul & Dorothy Germain Feb. 16  
Willard & Joanne Wheeler Feb. 20

## Fight Bacteria!

### from Montachusett Home Care Corporation

The Executive Office of Elder Affairs in Boston is recommending you fight bacteria and protect your family and friends with the following suggestions.

Poultry products such as turkey and chicken are primary sources of the Bacteria Salmonella and Campylobacter, the two most commonly reported causes of food-borne illness in Massachusetts, according to Rita Brenna Olson of Umass Extension and member of the Massachusetts Partnership for Food Safety Education.

Usually bacteria typically found in these food sources are not harmful, however, in warm temperatures (from 40 degrees F to 140 degrees F) and enough time (usually 2 to 4 hours), it can multiply rapidly from hundreds to thousands per bite. So, keep food out of the Danger Zone, EOEA advises.

**According to EOEA information, the top turkey tips to fight BAC include the following:**

1. Separate foods so you don't cross contaminate
2. Clean your hands and food surfaces often with hot soapy water before touching foods.
3. Cook foods to safe temperatures, using a food thermometer to check for doneness; turkey unstuffed or dark meat to 180 degrees F.
4. Thaw turkey in the refrigerator, not at room temperature, or in a pinch, thaw in cold water.
5. Put prepared foods and leftover turkey in the refrigerator within 2 hours; and
6. Split large amounts of leftovers into small bowls and cool them in the refrigerator.

**Guarantee your guests remember a resplendent repast, not the misery from a mealtime mishandled by putting these safety tips into practice.**



**"Powderhouse Senior News"  
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## *Meals Program*

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## **Berlin Senior Citizens**

The "Berlin Senior Citizens Association" was organized in October 1974 to "promote the welfare and social interest of the members of the association."

Fourteen different presidents, together with their Boards of Directors, have carried out these aims for the last 25 years!

The group continues to meet at 9:30 .m. on the first Thursday of each month from September through May at the First Parish Church. The June "annual" meeting has been held at the Berlin Country Club for the past few years. Blood pressures are taken from 9:30 - 11:00 A.M. while coffee, tea and crackers are served. The business meeting starts at 10:30 A.M. followed by the program of the day.

So far this year (beginning in September) we have had a good variety of entertainment: "Life Review", "The Kitchen Garden", our own Story Teller, and trips through slides around Berlin, to France and Tibet. This month we are looking forward to flying to England with Eleanor Zwicker and her sister and brother-in-law, Ruth and Calvin Holman.

The program is always followed by a tasty, home-cooked luncheon (\$3.00 charge) provided by Lorraine Cedar and her able kitchen staff.

Any Berlin resident at least 60 years of age is invited to join us. Dues are quite affordable at \$3.00 per year. This is one organization where little is required of its members other than attending the monthly meetings and enjoying socializing with the other seniors.

***I HOPE YOU WILL JOIN US — YOU WILL BE MOST WELCOME!!***

— *Dora M. Cummings, President*

***March 4, 1999 - Cornwall and London, England*** by Eleanor Zwicker, Ruth and Calvin Holman

***April 1, 1999 - "Explaining the Hospice Philosophy and Services Available"*** - by Peg Manser from the Hospice of Nashoba Nursing Service

# Schedule of Community Activities

## March 4, 1999

- Senior Meeting - First Parish Church
- Blood Pressure Screening Program - 11-12: Eleanor Zwicker and Ruth and Calvin Holman - Cornwall and England followed by home cooked meal.

## April 1, 1999

- Senior Meeting - First Parish Church
- Blood Pressure Screening and Program 11-12
- Hospice Nashoba Nursing Service "Explaining the Hospice Philosophy and Services Available."

## Happy Easter

- Watch church bulletins for Lenten activities

## Tai Chi Classes

Due to Mrs. Barry's schedule classes will not be starting until April 7th 10-11 a.m. Please sign up at next senior meeting.

## Review of current Berlin van services

### 1. WRTA Council on Aging Clinton Call 365-9416

Berlin Van Transportation has been provided by WRTA funding to Clinton Council on Aging. The following schedule is effective currently and please use it or we may lose this wonderful opportunity to have transportation.

#### Schedule For Worcester Transportation Monday, Wednesday & Friday

Pick ups start 8:00 a.m. and off the road 3:30 p.m.

#### Thursday is Berlin day and is available for the following:

- Medical trips to Marlborough Hospital by 9:15 a.m.
- Shoppers dropped off at Shaw's along Rt. 85 in Hudson, Shaw's, Victory, Price Chopper, Wal-Mart
- Berlin will drive back by 11:30-12:00
- P.M. transportation can be arranged, call for information to Ron 365-9416
- 24 hour notice for best service

### 2. WHEAT Van Service

- The WHEAT Van is available Monday through Friday to take Berlin residents to Fitchburg, Leominster, Worcester, Westboro and surrounding towns. 24-hour notice is necessary to assure transportation. For rate information and scheduling, please call the WHEAT office at 365-6349.
- The WHEAT office has moved from Mechanic Street over to 44 High Street where we have opened a large thrift store. We are able to pick up donations and deliver furniture to any of the five towns.

TO: Senior Citizens Association

FROM: Mary Petkauskos

Many thanks and appreciation for your thoughtfulness expressed in your beautiful card during my recent hospitalization. I hope I will be back soon to function without assistance.

Sincerely,  
Mary R. Petkauskos



## Giving and Receiving

Take the "sun" out of sunshine,  
Put it in a sunny smile.  
It will cheer a lonely person  
And make living more worthwhile.  
Take a hand that needs a helping,  
Lead it on a happier road.  
It will ease those heavy burdens  
By your sharing half the load.  
Take your heart that's filled with love,  
Gladly give it away.  
It will overflow to others  
And keep rushing back each day.  
Take the time to speak to neighbors,  
A "hello" to show you care.  
You may need a cup of sugar,  
For you no cupboard will be bare.



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**Nutrition & Health**

**Homocysteine: "The New Cholesterol"**

A substance in the blood called homocysteine has made headlines repeatedly over the past few years as a possible risk factor for cardiac disease, but is it? And so what can you do about it? Heart Advisor Killian Robinson, M.D., Clinical Cardiologist, who has published widely on the topic of homocysteine for the facts.

**Homocysteine is an amino acid.**

Several amino acids including methionine are essential to human nutrition. Homocysteine normally stays in the blood only a short time and it is then cleared from the body by the liver.

**What makes homocysteine rise?**

Men have higher levels than women. Medications such as Niacin, which is sometimes used to lower cholesterol and drugs used to fight malignant disease can cause elevated levels. Aging also causes homocysteine to rise. **Over the past few years the relationship between arteriosclerosis and high levels of homocysteine has become a hot "new topic".**

A new book "The Homocysteine Revolution" by Dr. Mc points out that traditional risk factors such as cholesterol, hypertension, cannot account for a large percent-age of heart attacks.

Research literature from Australia and Europe recently have suggested the relationship between homocysteine and cardiovascular disease. Several articles in *N.E. Journal of Medicine* have published that subjected with high homocysteine levels had increase in carotid artery blockage, clogged arteries of heart and brain - 10% increase in homocysteine levels - meant 10% risk of coronary disease.

In homocysteine patients taking B Vitamins, Folic Acid-B6 and B12 - their levels of homocysteine were reduced. The evidence is mounting, prompting some researchers to wonder out loud whether homocysteine was the "new cholesterol", an artery clogging substance previously and erroneously considered harmless.

**Excerpt from "Heart and Advisor"  
Cleveland Clinic 1999**

**Preventive Medical Care**

When Medicare began in the 1960s, it was designed to be a system that treated illness. It was not structured to deal with the prevention of sickness, just treating it once it was discovered. Medical emphasized curative medicine rather than preventive medicine. Even routine medical exams were excluded from Medicare coverage.

Over the years, the system has changed to cover more diagnostic and preventive procedures. The good news is this trend is continuing. The bad news is that Medicare funding has been cut at the very time that additional medical procedures are being approved for coverage. Something has to give.

There have been calls to "save Social Security." This is a laudable goal, but it is Medicare that is in more immediate danger. If nothing is done, Social Security has about 30 years of solvency. Medicare has less than 10. Note that Social Security and Medicare are two entirely separate programs, contrary to some people's understanding on the matter.

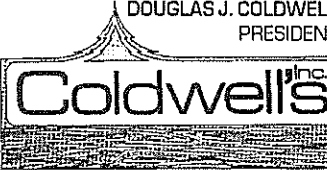
Preventive and diagnostic procedures now covered, at least partially, by Medicare include flu and pneumonia shots,

hepatitis B shots, pap smears, and mammograms. Newer procedures being added are bone density scans, colorectal cancer screening, diabetes supplies, and prostate testing beginning next year. Medicare is becoming more comprehensive. Unfortunately, as service levels are rising, funding is declining. This could lead to serious problems down the road.

If you have questions about Medicare, HMOs, long term care, Medicare supplements, or other senior health issues, Mass. certified SHINE counselor is available.

**Confidentiality is maintained and there is no fee. Call Jerry Cashin at 978-838-7353 for details.**

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for furnishing address labels!

## March

### Birthdays

Blanche Nutting March 4  
Florence Martin March 8  
Helen Matthew March 11  
Hazel Harriman March 12  
Joanne Wheeler March 14  
Margaret Ware March 16  
Ruth B. Wheeler March 20  
Barbara Foster March 22  
Eleanor Plastridge March 24  
Ann Agnitti March 23  
Marjorie Wheeler March 25  
Lorraine Cedar March 26  
Madeline McTague March 26  
Carolyn Landry March 27  
Bernadette Sylvester March 29



## April

### Birthdays

Mildred Monroe April 9  
William Olenik April 9  
Estelle Boyce April 10  
Phillip Scott April 13  
Edith Wilson April 14  
Lewis Paine April 19  
Elizabeth Purdue April 21  
Virginia Wheeler April 22  
Ann Marie Coulson April 24  
Hazel Miele April 27

### Anniversary

Robert & Madeline Taylor April 24

*"Powderhouse Senior News"  
is partly supported by  
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## TAKE TIME

*Take to think  
It is the source of power*

*Take time to play  
It is the secret of perpetual youth*

*Take time to read  
It is the fountain of wisdom*

*Take time to pray  
It is the greatest power on earth*

*Take time to love and be loved  
It is a God-given privilege*

*Take time to be friendly  
It is the road to happiness*

*Take time to laugh  
It is the music of the soul*

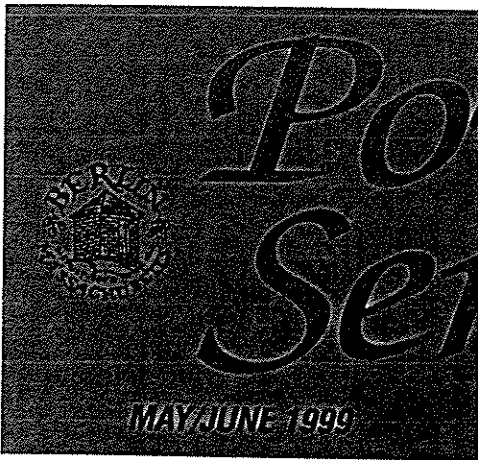
*Take time to give  
It is too short a day to be selfish*

*Take time to work  
It is the price of success*

*Author Unknown  
Courtesy of Nurses House*







# Powderhouse Senior News

BERLIN COUNCIL ON AGING • BERLIN • MASSACHUSETTS 01503

### **New Officers for Senior Citizens Association for 1998**

- Dora M. Cummings ..... President
- Barbara Krackhardt ..... Vice President
- George Cedar ..... 2nd Vice President
- Millie Blinkhom ..... Treasurer
- Larry Foster ..... Assistant Treasurer
- Barbara St. John ..... Recording Secretary
- Virginia Johnson ..... Corresponding Secretary

### **New Officers for COA for 1998**

- Sally Bergen ..... President
- Mal Loring ..... Vice President
- Pat Simpson ..... Treasurer
- Jerry Cashin ..... Secretary
- Mary Petkauskos ..... Liaison Elder Network

### **Council on Aging Members**

Sally Bergen, Jerry Cashin,  
Louise Champagne, Malcolm Loring,  
Alice Kidder, Mary Petkauskas,  
and Patricia Simpson

### **Council on Aging Meeting 4th Tuesday of Month at Northbrook Village**

### **Newsletter Committee**

- Mary Petkauskas ..... Editor
- Jerry Cashin, Louise Champagne,  
and Patricia Simpson

### **BERLIN COA SERVICES Senior Citizens Van**

- Monday, Wednesday & Friday, 8:00AM - 3:30PM.
- Call 24 hours in advance to book an appointment on the Berlin van.
- Medical appointments are given priority.
- Wheel chair trips must have 24 hour notice for lift and escort service.
- Calls are dispatched at CLINTON COUNCIL ON AGING 365-9416
- WHEAT can be called for trips to Westboro 365-6349.

### **Meals Program**

- For information and reservations call Mary at 838-7380.
- Home Delivered Meals on Tuesdays and Fridays.
- Congregate Meals served at the First Parish Church on the first Thursday of the month.

## **Prescription Drugs**

As most everyone knows by now, coverage for prescription drug costs were curtailed a few month's ago by most Mass. HMO's. They formerly offered an option (for about \$70 monthly), that provided unlimited support for prescription medications.

Under the new setup, each HMO has capped drug coverage in the range of \$600-800 per year, depending on the HMO. They have also eliminated the extra fee associated with unlimited drug coverage. Medicare, of course, has never paid for outpatient prescription drugs.

While this loss of HMO coverage is bad news for those with very high drug costs, the limited coverage now in place will help some seniors who have low medication needs. This is because they will now get some HMO drug coverage (\$600-800 per year) at no extra charge. For those with high costs, the Senior Pharmacy Program run by the State may be able to help.

This program is for seniors 65 and over who have no drug coverage from other sources. Up to now, it provided financial support up to \$750 per year.

There is a very good change, however, that this figure will be doubled in the future. The plan is to use tobacco settlement money to fund the increase.

It has been estimated that 80 percent of seniors spend less than \$1500 on prescription drugs annually, so an increase in the Senior Pharmacy Program would be a major step forward.

Many seniors assume they won't qualify for this program. It is important to note, however, that there is no asset test. In addition, each applicant is evaluated individually as far as income is concerned. You and your spouse may have a monthly income in the upper thousands, but as long as you do not receive more than \$1000, of that in your own name — you are qualified.

**If you need more information on this or other senior health programs (Medicare, long term care, HMOs, Medigap, the appeals process, etc.), a Mass. certified SHINE counselor is available. Confidentiality is maintained and there is no fee. Contact Jerry Cashin in Berlin at 978-838-7353.**



*Happy Mother's Day!*

## Schedule of Community Activities

May 5, 1999

Senior Meeting at  
First Parish Church

9-10 B/P Screening, Cholesterol testing. Program: Indian Folklore by Mary Ann MacLeod followed by home cooked meal.

June 3, 1999

Annual Meeting at Berlin  
Country Club with catered  
meal

B/P Screening 9-10. Program - Old Time Piano Music and More by Bev Jennings.

Commodities at  
Northbrook Village

May 11, 1999 10:30-12:00  
June 8, 1999 10:30-12:00

**Smooth Moves for Feeling Good Program**  
Started April 7, 1999 at Northbrook Village and  
will continue through May 26, 1999 every Wednesday  
10-11 A.M.

The program combines some of Tai Chi and Yoga - as a mind-body connection and includes Breath Work, Trager Exercises, Imagery, Meditation and Music Relaxation Techniques.

A brief review of the history Tai Chi and Yoga spells out the wide range of the health benefits of both and help you understand the combining of two in this program.

### Tai Chi

This Chinese martial art features slow, smoothly linked balance - shifting motions designed to harmonize the circulation energy (Chi) around the body. Tai Chi movements often have elegant names. "Waving Hands in the Clouds", "White Crane Spreads His Wings". Recent studies have found that Tai Chi has a wide range of health benefits such as improving muscle strength, flexibility, range of motion, balance and mood reducing the risk of hip fractures in the elderly and even lowering blood pressure.

Learn the basic routine and practice in your home for the health benefits it will provide.

### Yoga

This ancient Hindu body regimen incorporates body posture called (Asanas) with breathing exercises (pranaymas) and meditation. The practice of Yoga has been shown to promote relaxation and improve flexibility, balance strength and cardiovascular efficiency. Several studies have found that asthmatics who practice yoga can reduce attacks and increase the flow of air through their lungs - this is also true for people with respiratory problems and helps breathing.

**Dr. Andrew Weils from Self Healing April 1999**

## National Institute of Health New Guidelines Mean More Americans are Overweight

The new standards change the definition of "overweight" from a Body Mass Index from BMI 27 to BMI of 25. That means that 55% of U.S. adults now fall in the category of overweight.

Generally BMI 19 to 25 indicates healthy weight. BMI 25-29.9 are considered overweight. BMI 30 or greater is considered obese.

The new guidelines are meant to be a wake up call that excess weight is a serious health issue. Higher BMI associated with high cholesterol-blood pressure and increase risk of certain diseases such as heart disease, stroke, diabetes and certain cancers.

### How to Calculate BMI

To determine your weight in pounds - calculation

1. Multiple your weight in pounds by 704.5
2. Multiply your height in inches squared
3. Divide the answer in Step 1 by answer in Step 2 for your body mass.

### Example:

Man 5'11" (71 inches - 180 lbs)

1. 180 pounds x 704.5 = 126,810
2. 71 inches x 71 inc. = 5,041
3. 126,810 ÷ 5041 = 25.2

Mayo Clinic 1998



**Clinton Hospital**

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201 Highland St. - Clinton, MA 01510  
(978) 368-3000

### NORTHBROOK VILLAGE Berlin, MA

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DIRECTOR

TELEPHONE  
(978) 562-5542

**Merrill-Carleton Funeral Home**

1 PLEASANT STREET

HUDSON, MASS. 01749

## Nashoba Associated Board of Health

Nashoba Nursing Service & Hospice are governmental not-for-profit, certified and accredited home health and hospice agencies. These agencies operate under the auspices of Nashoba Associated Boards of Health, a regional health department. Berlin is one of fourteen member towns that make up Nashoba Associated Boards of Health. Our mission is to provide high quality home health, hospice and public health services.

The Home Health Agency staff provide Nursing, Physical-Occupational-Speech Therapy, Medical Social Service, nutrition and Home Care Aide services to people requiring these services in their homes. The Hospice Agency staff provide all of the above services plus spiritual counseling, bereavement, and volunteer services in an interdisciplinary team approach to allow patients and families peace at the time of death. The public health or community health component focuses on disease prevention and the promotion of health. This is primarily provided by nursing, social work and nutrition services and focuses on well adult clinics, support groups, immunization services, crisis intervention through assessment, and planning use of community resources.

Nashoba Nursing Service's Hospice is not a place. It is a philosophy of care that affirms life and recognizes dying as a part of life. Hospice allows a choice for people facing life-limiting illness. Care is provided through a team approach. The patients define the quality important to them, and hospice supports their vision by providing pain management, physical, spiritual and emotional support to them, their families and caregivers.

For further information on Nashoba Nursing Service, its Hospice or public health programs, please call 1-800-698-3307 and ask for Paula Brodie, Director, Hannah Lyons, Hospice Manager, or Carol Foisy, Intake Supervisor.

### Information on Cox 2 Inhibitors New Arthritis Drug NEW MEDICATION FOR ARTHRITIS APPROVED

You probably have heard about "Super Aspirin." But what are they? Are they really aspirin and what makes them super? First of all they're not aspirin but they do have pain relieving and anti-inflammatory effects similar to those of aspirin but unlike aspirin they don't make your blood less likely to clot. Developers of Cox 2 inhibitors say the term "super" applies to what these drugs don't do - they don't appear to harm stomach and intestinal linings.

**Cox 1** - This is believed to be an enzyme that protects your stomach lining

**Cox 2** - This is an enzyme believed to be involved in inflammation and triggering pain

From Mayo Clinic April 1999

## SENIOR HEALTH RESOURCE LINE

*Designed to meet the diverse needs of today's senior citizens*

*Listed below are free materials that you can have mailed to you. All you have to do is call 1-800-939-5433 and state what you would like.*

- Stroke: Prevention and treatment
- Hormone Replacement Therapy: Should you take it?
- Stress and the Caregiver
- 50 Things you should know about Alzheimer's Disease
- Planning for Long-Term Care
- Dealing with Wandering
- Hearing and Older People
- Urinary Incontinence
- Sleeping Through the Night
- Considering Surgery?
- Dealing with Diabetes
- Pep Up Your Life: A fitness book for Mid-Life & Older Persons
- On Being Alone
- Staying at Home
- Home Safety Checklist
- Is it Alzheimer's? Warning Signs You Should Know
- Steps to Understanding Challenging Behavior: Responding to Persons with Alzheimer's

*(All of the above courtesy of Bolton Senior Newsletter - Feb. 1999)*

## ANOTHER SCAM REPORT

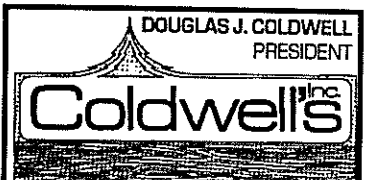
If you receive a call from someone identifying himself as an AT & T service technician who is running a test on the telephone line, beware.

A very believable scam artist asks you to help him complete the test by dialing 9, 0 and the pound (#) key and then hanging up. DO NOT DO THIS. DIALING THAT SEQUENCE OF NUMBERS AND SYMBOLS GIVES THE CALLER ACCESS TO YOUR TELEPHONE LINE AND ALLOWS HIM TO PLACE LONG DISTANCE CALLS. The charges will appear on your bill.

**Inform AT & Y and/or local police immediately.**

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Sunday 7:00 A.M.-1:00 P.M.  
**978-838-2459**  
Owner William Lowe Jr.



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Residence: (978) 838-2558  
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Sterling: ..... 7 Main Street ..... 422-8133

Berlin: ..... 25 Central Street ..... 838-2286

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## The Berlin Powderhouse Senior News

Council on Aging

Berlin, Massachusetts 01503

**BULK RATE  
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 PERMIT NO. 3  
 BERLIN, MA**

Thanks to Matthew & Sons Trucking for furnishing address labels!

### May

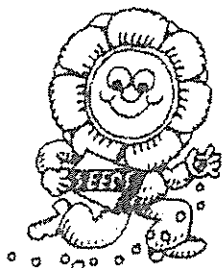
#### Birthdays

- 3 Phyllis Warbin
- 12 Jack Bergen
- 12 June Coolidge
- 12 Marguerite Krackhardt
- 13 Margaret Dayton
- 14 Carl Phipps
- 16 Glendon Blenkhorn
- 16 Ann Renzoni
- 21 Roger Wilkins



#### May Anniversaries

- 5 Jerry & Carolyn Cashin
- 21 Anna & Joseph Renzoni
- 22 Henry & Ann Agnitti
- 24 George & Lorraine Cedar
- 24 Ross & Eva Yeiter



**Enjoy the Warm Weather!**

### June

#### Birthdays

- 1 Phillip Bartlett
- 2 Marion Hoffman
- 7 Barbara Krackhardt
- 7 Barbara St. John
- 12 Eva Yeiter
- 15 Carol Wilkins
- 18 Alice Murphy
- 24 Stella Hanson
- 24 George Cedar
- 26 Josephine Underwood
- 27 Sally Bergen
- 30 Faith Linzee
- 30 Augustine Murphy

#### Anniversaries

- 1 Angelo & Concetta DiMuzio
- 1 Roger & Carol Wilkins
- 5 Francis & Josephine Underwood
- 10 Lee & Vera Mungeam
- 16 Roger & Helen Wheeler
- 22 Jack & Sally Bergen
- 22 Edward & Margaret Ware
- 23 Arthur & Thora Fieldsend

#### Obituary

Elizabeth Risi

## The World Has Need of You

*If it's ever so small the part you take,  
 The world has need of you.  
 Be it big or little the effort you make,  
 The world has need of you.  
 If it's only a thought you give by the way,  
 If it's only love's word you pause to say,  
 It's a part that nobody else can play,  
 So the world has need of you.  
 By your smile you can change another's life;  
 By a word you can bring peace out of strife;  
 Then lift your head and never say die;  
 Count every blessing, stop every sigh.  
 Get busy...don't let a change slip by,  
 For the world has need of you.*

— Evelyn Whitell

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JULY/AUGUST 1999

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## **CLINTON SAVINGS BANK - BERLIN, MASS.**

Clinton Savings Bank recently relocated its

Berlin banking facility to 35 Central Street, where it occupies the historic building known as the Peters-Hartshorn-Sawyer House

Built in 1856 by Deacon Luther Peters and later the residence of William H. Hartshorn, the mansion remained the Sawyer's family's residence until a few years ago. The exterior is considered a Berlin landmark. It appears much as it has for generations.

Working with a local architect, Interact, Inc. of Acton and a local contractor, D.H. Crossman & Sons, of Clinton, we succeeded in preserving the historic architecture while providing state-of-the-art services such as a drive-up ATM and drive-up teller.

The new branch offers an increased customer area and establishes private places for customers to receive Clinton Savings Bank's hallmark Customers 1st service. The building, which is now interestingly both old and new also provides expanded drive-up teller capability to accommodate the needs of the community that we are proud to service.



**Lobby, as you enter  
from front door, retains  
19th century setting.**

Member FDIC/DIF  
All Deposits Insured in Full  
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## **Finding It Hard to Pay for Prescriptions?**

Are you 65 years or older - you may qualify for Senior Pharmacy Program. Many new changes helping Mass. elders to meet high cost of prescription drugs. Call for information, local 838-7353 or 838-7380 or 1-800-953-3305.

# Schedule of Community Activities

## July 15, 1999

Berlin Seniors will be going to Casco Bay and Bailey Island Cruise. Departing 7:30 a.m. traveling to Portland, Maine and enjoying scenic views. Board Cruise to Casco Bay and its many islands and destination Bailey Island and will lunch Frances Cooks Lobster House. Motorcoach will take them to

Freeport, Maine for shopping. Return home 7 p.m. For reservations Phil Bartlett 838-2572.

## July 22, 1999

Smorgasbord and Legacy Award posthumously to Malcolm Loring, Member of COA. Place to be announced.

## Commodities

July 15, 1999  
August 10, 1999 10-12

# A Meal Without Color is a Meal Without Fruit & Vegetables

## Tips to Increase Your Intake of Phytochemicals (soy, yogurt, tofu) Fruits

- 1) Use cubed fruit to make fruit kabobs and serve with yogurt sauce
- 2) Serve sliced strawberries with romaine lettuce and low fat poppy seed dressing or try cut up kiwi-romaine
- 3) Freeze grapes for a cool summertime snack
- 4) Dip fruit chunks in chocolate syrup for a fat free fondue
- 5) Blend fruit, berries, bananas with fat free or low fat frozen yogurt for a refreshing summertime smoothie
- 6) Dip cubed cantaloupe, slice strawberries and grapes into low fat pudding

## Vegetables

- 1) Make sweet potato oven fries, coat both sides with cooking oil spray and bake 400° for 10 min. on each side. Delicious and fat free alternative to French Fries!
- 2) Saute leeks and garlic with spinach for a great side dish
- 3) Add cut up red and green peppers, scallions and olives to leftover cold rice. Mix all with fat free mayonnaise or vinaigrette and you have an inexpensive side dish.
- 4) Add eggplant cubed and sauteed to salad for a tasty dip.
- 5) Grate carrots into tomato sauce to add sweet flavor
- 6) Add sesame seeds to cole slaw for added crunch

## Are You Ready for Y2K?

I can predict that Y2K will be nothing more than a computer hiccup of no consequence or immense consequence - or something in between. Here is grandma's strategy - use basic common sense.

## Emergency Measures at Home

- 1- Water supply - one gallon per person
- 2- Non perishable food supply and non electric can opener
- 3- Temporary source of heat and light - periodic power failure
- 4- Medication - 3 month supply of necessary medications are a good idea
- 5- Cash set aside small denominations
- 6- Hard copy - all records, and financial information such as Social Security, Earnings, Birth and Death Certificates, Marriage License, Bank accounts, Real Estate investments, etc.

Excerpt from  
Haverhill COA News May 99

## January 1999 Census Survey

Total Population 2413  
829 Non Voters • 1403 Active • 181 Inactive  
Number Senior Citizens 60+  
Male 198 • Female 229 • Total 427  
Number in 90s    Number in 80s

|      |      |      |      |
|------|------|------|------|
| 99-2 | 89-2 | 84-7 | 82-9 |
| 97-1 | 88-3 | 83-6 | 81-6 |
| 96-1 | 87-4 |      | 80-8 |
| 93-1 | 86-5 |      |      |
| 92-2 | 85-9 |      |      |
| 91-1 |      |      |      |
| 90-4 |      |      |      |
| 12   |      |      |      |




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DIRECTOR

TELEPHONE  
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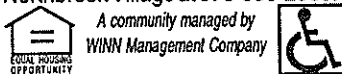
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## How Consumers Can Prepare for the Change to the Year 2000:

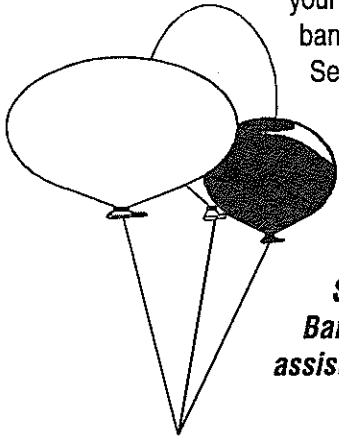
The FDIC and other regulators are working hard to ensure financial institutions are minimizing the potential for Y2K disruptions. The government is notifying institutions about what's expected of them regarding Year 2000. In turn, the banking industry is taking aggressive steps to make sure their computer systems will function properly in the Year 2000. However, there are some steps that each consumer can take to prepare for the change to the Year 2000.

**Keep Copies of Financial Records:** As always, keep good records of your financial transactions, especially for the last few months of 1999 and until you get several statements in 2000.

**Pay Attention to Your Finances:** As always, balance your checkbook regularly. When you receive a transaction receipt from your institution, check it for accuracy and save it to compare against your statement, It's also smart to review your credit report to make sure it doesn't contain inaccurate information.

**Make Prudent Preparation:** Remember all your payment options (checks, credit cards, debit cards, ATMs and tellers) in the event that one doesn't work as planned. The Federal Reserve has plans to ensure that there will be sufficient cash available for consumers. If you withdraw money, make reasonable decisions based on solid information; don't put yourself at risk of being robbed or losing valuable interest payments.

**Be on Guard Against Y2K Scams:** Be skeptical if someone asks for your account information or tries to sell you a product, service or investment that's supposedly Y2K „safe%. Protect your personal information, including your bank account, credit card and Social Security numbers.



*If you would like more information about the Y2K problem please feel free to call (978) 838-2286 and Joy Sullivan at Clinton Savings Bank in Berlin would be happy to assist you.*

## Drug Safety Tips

*Provided by the Departments of Pharmacy of the Central New England Health System.*

- Know the Generic Name and Trade Name of your medication
- Know the Strength, Shape and Color of your medicine
- Follow the directions when using your medication
- NEVER let anyone else take or use your medication
- Keep ALL medication out of the reach of young children
- Never STORE medication in a "medicine cabinet" in the bathroom. Heat and humidity will destroy the medicine quickly.
- The BEST place to keep medicine is in a DRY, COOL LINEN CLOSET unless it requires special storage conditions such as a refrigerator.
- REMEMBER to plan ahead. Make sure that you have enough medication for vacations away from home or for emergency situations.
- Carry a list of medications that you take on your person. In case of an emergency, this list is very valuable.
- Always take the prescribed amount.
- If you forgot to take a dose, contact your physician and/or pharmacist for guidelines on what to do.

**REMEMBER that OTC products (Over-the-Counter) are MEDICINES! They can cause harm if not utilized properly. Tell your Pharmacist, Physician or Nurse about them.**

## The MASSACHUSETTS POISON INFORMATION

phone number is  
**1-800-682-9211**



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DOUGLAS J. COLDWELL  
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 Berlin, Massachusetts 01503

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 BERLIN, MA

Thanks to Matthew & Sons Trucking  
 for furnishing address labels!

### July

#### Birthdays

- Myrtle Mason-July 4
- Marian Mills-July 8
- Madeline Taylor-July 10
- Marguerite Bartlett-July 13
- Lawrence Foster-July 15
- Ruth Sandini-July 16
- Elsa Polewarczyk-July 22
- Helen DiMuzio-July 23
- Gloria Shaughnessy-July 24
- Elizabeth Jillson-July 25
- Vera Mungeam-July 28
- Angelo DiMuzio-July 29
- Eleanor Zwicker-July 31



#### Anniversaries

- Lawrence & Barbara Foster-July 11
- Glendon & Millie Blenkhorn-July 12
- Frederick & Ruth Wheeler-July 25
- Stanley & Elsa Polewarczyk-July 28
- James & Patricia Gutro-July 30

#### Deaths

- Wilbur (Bill) Frank-May 10
- William Wood-May 18
- June Borden-May 1999
- Malcolm Loring-May 1999



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 is partly supported by  
 Executive Office of Elder Affairs.

### August

#### Birthdays

- Maria Ford-Aug. 2
- Robert Taylor-Aug. 2
- Ann Mueller-Aug. 6
- Jeanne Olson-Aug. 7
- Daniel Plastridge-Aug. 8
- Priscilla Jewell-Aug. 8
- Dora Valerio-Aug. 8
- Benedetto Miele-Aug. 13
- Rena Wheeler-Aug. 15
- Emmanuel Mello-Aug. 22
- Roger E. Wheeler-Aug. 25
- Mildred Wheeler-Aug. 26
- Florence MacDonald-Aug. 26
- Constance Barter-Aug. 29
- Marjorie Wood-Aug. 31

#### Anniversaries

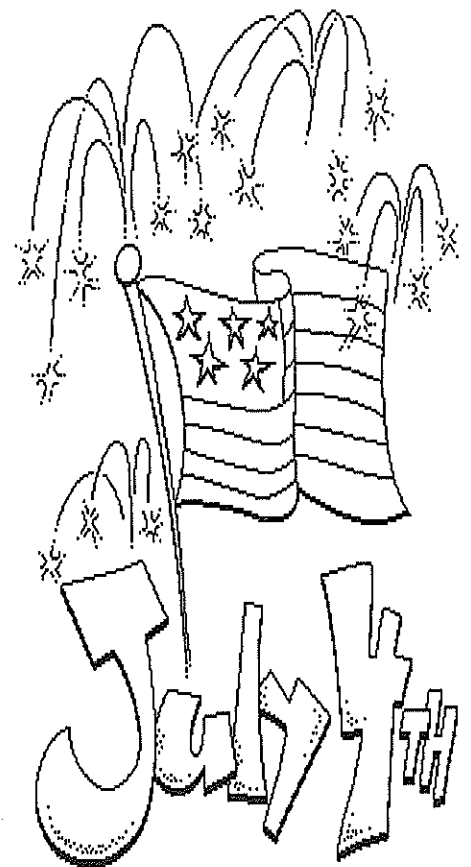
- Daniel & Eleanor Plastridge-Aug. 8
- Raymond & Helen DiMuzio-Aug. 14
- Howard & Audrey Birch-Aug. 27

**The Best Things in Life are Free**  
 When we count our many blessings it  
 isn't hard to see that life's most  
 valued treasures are the treasures  
 that are free.

For it isn't what we own or buy - that  
 signifies our wealth.

It is the special gifts that have no price  
 - our family, friends and health.

— Author Unknown



*Enjoy  
 Your  
 Summer!*



# Powderhouse Senior News

SEPTEMBER/OCTOBER 1999

BERLIN COUNCIL ON AGING • BERLIN • MASSACHUSETTS 01503

## New Officers for

### Senior Citizens Association for 1998

Dora M. Cummings ..... President  
 Barbara Krackhardt ..... Vice President  
 George Cedar ..... 2nd Vice President  
 Millie Blinkhorn ..... Treasurer  
 Larry Foster ..... Assistant Treasurer  
 Barbara St. John ..... Recording Secretary  
 Virginia Johnson ..... Corresponding Secretary

### New Officers for COA for 1998

Jerry Cashin ..... President  
 David Holden ..... Vice President  
 Pat Simpson ..... Treasurer  
 Sally Bergen ..... Secretary  
 Mary Petkauskos ..... Liaison Elder Network

### Council on Aging Members

Sally Bergen, Jerry Cashin,  
 Louise Champagne, David Holden,  
 Alice Kidder, Mary Petkauskas,  
 and Patricia Simpson

### Council on Aging Meeting 4th Tuesday of Month at Northbrook Village

### Newsletter Committee

Mary Petkauskas ..... Editor  
 Jerry Cashin, Louise Champagne,  
 and Patricia Simpson

### BERLIN COA SERVICES Senior Citizens Van

- Monday, Wednesday & Friday, 8:00AM - 3:30PM.
- Call 24 hours in advance to book an appointment on the Berlin van.
- Medical appointments are given priority.
- Wheel chair trips must have 24 hour notice for lift and escort service.
- Calls are dispatched at CLINTON COUNCIL ON AGING 365-9416
- WHEAT can be called for trips to Westboro 365-6349.

### Meals Program

- For information and reservations call Mary at 838-7380.
- Home Delivered Meals on Tuesdays and Fridays.
- Congregate Meals served at the First Parish Church on the first Thursday of the month.

## Powderhouse Senior News Expanding Horizon

As we age it becomes important to pursue new endeavors, one such endeavor is the computer. With the information network you have access to a virtual library, recipes, health information, weather reports, news headlines and on line shopping, etc.

The Powderhouse Senior News has joined the internet through the Council on Aging Publishers (97 Millville Road, Mendon, MA, 1-800-536-1776) as of July 1, 1999 - and the code for the web site is as follows: <http://www.coapub.com>

Plans for the future are to have a site for Hands on Training for Seniors who would be interested in learning the use of computers which is now going on in several COA communities in Massachusetts.

Mary R. Petkauskas, Editor

## National Award by U.S. Department of Housing and Urban Development for Supportive Senior Housing Initiative

(SSH) brings "assisted living-like" services such as 24-hour care, housekeeping and meals to residents of public elderly housing; the initiative enables lower income elders to reap the benefits of assisted living, remain in their own communities and access around-the-clock personal care and other services on a daily basis. This program was sponsored by the Executive Office of Elder Affairs.

## Supportive Living: A New Alternative in Housing

In fall of 1998 Massachusetts Home Care Corporation and Gardner Housing Authority were chosen as the first states' pilot program supportive living program.

The intent of the program is to offer the same type of service provided assisted living facilities thereby creating an opportunity for tenants to remain where they currently reside by adding services, as they are needed. Karol Zub, the Supportive Housing Coordinator, is located on site Monday through Friday. She is available to residents to discuss their needs, identify which seniors would best meet their needs and then make appropriate referrals.

Under her leadership Karol has instituted the delivery of numerous services and they include continental breakfast, a noon time meal five days a week, bus trips, catered party, meals with entertainment and information seminars and a friendly face to which tenants can go when they need someone to listen.

An overnight personal care homemaker is now available. Such activities can be changing linen and personal care, medication reminders and she might do laundry later in day and may clean apartment on a weekend. Having staff provides around the clock peace of mind for tenants and families.

Excerpt MHC Newsletter, June 1999

**Elder Update July 1999***Executive Office of Elder Affairs***Elders Urged to Drink from the "Fountain of Life"**

"Water: The Fountain of Life" is a new campaign to educate elders and caregivers about the importance of drinking eight glasses of water every day to prevent dehydration. Elder Affairs and nutritionists of Mass. Meals on Wheels Association are sponsoring 20 summer workshops across the commonwealth at local nutrition sites, COA, hospitals and health fairs to encourage elders to drink more water. For a list of workshops and other related information contact Shirley Chao at Elder Affairs at 617-222-7465.

**Water: Still the Easiest Way to Beat the Heat***By Lillian Glickman**Secretary, Executive Office of Elder Affairs*

The Massachusetts Executive Office of Elder Affairs and the Nutritionists of the Massachusetts Meals on Wheels Association have launched a statewide campaign, "Water: The Fountain of Life," to educate elders and their families about the importance of drinking enough water and why water is critical to good health year-round.

Elders are particularly vulnerable to dehydration and heat stress during the hot summer months. Summer heat waves often bring extremely high temperatures that may last for days or even weeks. Temperatures

above 90 degrees Fahrenheit, when combined with high humidity, place an enormous strain on the body. People suffer heat stress when their body's temperature control system is overloaded. Heat stress can cause heat exhaustion, heatstroke, heart failure and stroke.

Just by breathing and perspiring, people naturally lose between two and three quarts of water a day, which must be replaced.

While over half of the human body is made of water, the vital role water plays in keeping us healthy is often ignored until it is too late. Water serves as the body's highway by moving nutrients and medications, works as a natural air conditioner by cooling the body in summer, protects joints and organs from shock and injury, and keeps skin moist and younger looking.

Even small shortages of water can have a negative effect on a person's health and sense of well-being.

Although elders are particularly vulnerable to heat stress, elders with heart, circulatory and kidney problems, obesity, diabetes, emphysema, respiratory illness and skin diseases are at even greater risk of suffering from heat stress.

One of the best ways "to beat the heat" and stay healthy is to drink large amounts of water. Water is abundant, available and inexpensive and ranks high in importance along with vitamins, minerals and fiber.

**Schedule of Community Activities****Sept. 2, 1999****Senior Mtg. First Parish Church B/P Screening**

Program Ms. LaMotte "Presents Again" followed by home cooked luncheon

**Sept. 7, 1999**


**Meals on Wheels program** returns on Tues. and Friday day after Labor Day

**Sept. 14, 1999****Commodities**

will be given out at Northbrook Village Community Bldg. 10-12

**Oct. 7, 1999****25 Anniversary Celebration at First Parish Church****B/P Screening,**

play will be presented to be announced and luncheon will be served.

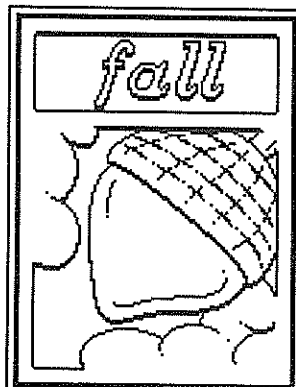
**Oct. 12, 1999****Commodities 10-12**


**Clinton Hospital**  
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UMass Memorial Health Care  
201 Highland St. - Clinton, MA 01510  
(978) 368-3000

**NORTHBROOK VILLAGE**  
Berlin, MA

Is now accepting applications for our one/two bedroom and handicap adapted unit wait lists. Northbrook Village is a federally subsidized elderly housing complex in association with Rural Development and HUD. For further information, Contact Northbrook Village at 978-838-2089.

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**Intergenerational News:**  
**"history must not die...play the music"**



On July 4th Louise Champagne of Berlin COA was sure to tune into the Boston Pops Concert on the Esplanade which aired on A&E and Channel 5. She was eager to see the Middlesex County Volunteers (MCV) Fife & Drum Corps perform on stage with The Boston Pops Orchestra.

Louise's daughter Cindy Geldart, son-in-law Doug and granddaughter Jenny (all from Berlin) are performing members of MCV. Another granddaughter, Carrie, is an active member of MCV's support staff.

MCV is a non-profit historical organization from the Boston Area. They were formed by Boston area musicians in 1982 after the national bicentennial to explore the music of the revolutionary time period and has developed into one of the leading fife and drum corps in the country. They are dedicated to keeping the art form alive through discovering, performing and recording long forgotten fife & drum music from 18th and 19th centuries. A quote from one of their posters states "history must not die...play the music". Many of these pieces have been lost in time and others are popular well known tunes such as "Yankee Doodle." MCV has been responsible for bringing these tunes back out onto the streets of Massachusetts and the Northeastern US through the 80 or more Parades and Concerts they participate in each year.

To honor the contributions of the patriots of our country MCV is uniformed according to the clothing warrants of the continental army in the Massachusetts areas in 1779. According to European tradition in the 18th c. the musicians wore reverse colors from the rest of the army to recognize their importance as signalers (today's equivalent of the radio man). The distinctive dress made it easier for the Generals to spot the musicians when needed and because they were mostly boys it kept them from being shot. It was considered bad form to shoot a musician.

Some of MCV's more notable performances are with the Boston Pops Orchestra (they also are featured in the POPS new recording "A splash of POPS"), the Boston Camareta, The Black Watch and aboard the USS Constitution during a turn around cruise. They have done several performance tours of the Scotland and the UK as well as Switzerland, and Austria where they found time to research music

and study the styles and history of fifes & drums in these countries. As of this writing they are preparing for a performance tour of England and Ireland. In England they will be recording for a British recording company as well as doing research. The library of England is making available to them old fife & drum manuscripts and other materials to research and copy. In Ireland they will be participating in a tour with several other Irish Flute and Drum Corps to help promote and revive flute and drums in that country.

In the year 2000 MCV will be making their 4th recording which will feature the music of our country's allies during the revolutionary war. This will include tunes from the French, Germans and others. Their three other recordings are "Massachusetts" which includes tunes played in the Massachusetts area during the revolutionary war, "The Banks of Allan Water" which is Celtic type music they found during their three performance tours of Scotland and UK, and "Guardian Angels" their most recent recording in which they tried to discover the favorite tunes of the professional musicians during 18th and 19th century in America. Most of the tunes in the latter mentioned recording are by American authors.

For more information about MCV or to purchase one of their three recordings visit their website at <http://members.aol.com/mcvfd> A schedule of their upcoming performances can be found at this site.

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## The Berlin Powderhouse Senior News

Council on Aging

Berlin, Massachusetts 01503

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U.S. POSTAGE  
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PERMIT NO. 3  
BERLIN, MA**

Thanks to Matthew & Sons Trucking  
for furnishing address labels!

### September

#### Birthdays

Joseph Roseberry Sept. 3   
Anna Duffy Sept. 9  
Shirley Lipka Sept. 13  
Thora Fieldsend Sept. 14  
Helen Wheeler Sept. 18  
Madeline Crossman Sept. 24  
Ruth (Henry) Wheeler Sept. 25  
Warren Wheeler Sept. 26  
Everett Wheeler Sept. 27

#### Anniversaries

Robert & Madeline McTague Sept. 2  
Russell & Marjorie Wheeler Sept. 23  
Alfred & Barbara St. John Sept. 28

### October

#### Birthdays

Edgar Gadbois Oct. 5  
Louise Champagne Oct. 7  
Mary Gibbs Oct. 11  
Dorothy Germain Oct. 16  
Doris Lombard Oct. 17  
Herbert Mueller Oct. 19  
Dorothy Risi Oct. 23  
Norman Hanson Oct. 24

#### Anniversaries

Lewis & Pauline Paine Oct. 6  
Benedetto & Hazel Miele Oct. 10  
Everett & Mildred Wheeler Oct. 25

"Powderhouse Senior News"  
is partly supported by  
Executive Office of Elder Affairs.

## SHINE Program Information 1999 Benefit Levels

The accompanying chart shows the current deductibles, co-payments, and income levels that apply to various Federal and State health insurance programs for 1999.

There are several abbreviations on the chart. Their meaning is as follows:

- QMB (Qualified Medicare Beneficiary) - Helps Medicare recipients pay for Part B, deductibles, co-payments, and Part A if necessary.
- SLMB (Specified Low-Income Medicare Beneficiary) - Helps Medicare beneficiaries pay for Part B only.
- Q1-1 and Q1-2 (Qualified Individual) - This is the Mass. version of SLMB. It allows higher income levels.
- SSI (Supplemental Security Income) - A Federal program that provides money, health services, utility discounts, etc. for low income seniors.

| PROGRAMS   | 1999 LEVELS               |
|--|---------------------------|
| Medicare Part A Hospital Deductible  | \$768                     |
| Medicare Co-insurance  |                           |
| Hospital days 61-90  | \$192/day                 |
| Hospital days 91-150   | \$384/day                 |
| Medicare Coinsurance   |                           |
| Nursing facility days 21-100   | \$96/day                  |
| Medicare Part B Premium  | \$45.50/month             |
| Medicare Part B Deductible   | \$100/calendar year       |
| Medicaid   |                           |
| Federal poverty level (\$687 or \$922) plus \$20.00  | \$707/mo. - indiv.        |
| Asset limits of \$2,000/Indiv. and \$3,000/md. Couple.   | \$942/mo. - couple        |
| QMB  |                           |
| Federal poverty level (\$687 or \$922), plus \$20.00.  | \$707/mo. - indiv.        |
| Asset limits of \$4,000/Indiv. and \$6,000/md. Couple.   | \$942/mo. - couple        |
| SLMB   |                           |
| 120% of federal poverty level (\$824 or \$1,106), plus \$20.00. Asset limits of \$4,000/Indiv. and \$6,000/md. couple.           | \$844/mo. - indiv.        |
|  | \$1,126/mo. - couple      |
| Qualified Individual 1 (Q1-1)  |                           |
| Asset limits of \$4,000/Indiv. and \$6,000/md. couple.   | \$947/mo. - individual    |
| 135% of federal poverty level, plus \$20.00.   | \$1,265/mo. - couple      |
| Qualified Individual 2 (Q1-2)  |                           |
| Asset limits of \$4,000/Indiv. and \$6,000/md. couple.   | \$1,222/mo. - individual  |
| 175% of federal poverty level, plus \$20.00.   | \$1,633/mo. - couple      |
| Medicaid Spend-Down  |                           |
| Income minus medical bills must be less than or equal to monthly amounts. Asset limits of \$2,000 Indiv. and \$3,000/md. Couple. | \$522/mo. - individual    |
|  | \$650/mo. - couple        |
| SSI - Full Cost of Living  |                           |
| For all SSI applicants, the asset limits are \$2,000/Indiv. and \$3,000/md. Couple.  | \$628.82/mo. - individual |
|  | \$952.72/mo. - couple     |
| SSI - Shared Expenses  |                           |
|  | \$539.26/mo. - individual |
|  | \$952.72/mo. - couple     |
| SSI - Household of Another   |                           |
|  | \$437.70/mo. - individual |
|  | \$716.48/mo. - couple     |
| SSI - Rest Home  |                           |
|  | \$793.00 per person       |

• LTC (Long Term Care) - This refers to extended care for seniors, whether at home or in a nursing home facility.

• FPL (Federal Poverty Level) - Set annually by Federal government  
If you feel you may be eligible for one of these programs, or have a question about Medicare, HMOs, Medicaid, Medigap, the "spend-down", etc. help is available. A Mass. certified SHINE counselor serves Bolton and Berlin. Confidentiality is maintained and there is no fee.

Contact Jerry  
Cashin in Berlin  
at 978-838-7353.

LTC Medicaid  
Minimum monthly allowance income range for community spouse of nursing home resident with long term care Medicaid  
Asset range for first division of marital assets:  
\$16,152 - minimum for community spouse \$81,960 - maximum for community spouse before filing an appeal of the first asset division.

\$1,353/mo. - minimum  
\$2,049/mo. - maximum  
income allowance

Senior Pharmacy Program - (income at 150% of FPL)

\$1,030/month per individual



# Powderhouse Senior News

NOVEMBER/DECEMBER 1999

BERLIN COUNCIL ON AGING • BERLIN • MASSACHUSETTS 01503

## New Officers for Senior Citizens Association for 1998

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## Council on Aging Members

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 Alice Kidder, Mary Petkauskas,  
 and Patricia Simpson

Council on Aging Meeting 4th Tuesday  
 of Month at Northbrook Village

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## Meals Program

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- Home Delivered Meals on Tuesdays and Fridays.
- Congregate Meals served at the First Parish Church on the first Thursday of the month.

## BERLIN SENIORS CELEBRATE 25TH ANNIVERSARY

Central Hall at the First Parish Church was overflowing with "seniors" celebrating the 25th anniversary of the Berlin Senior Citizen Association on Thursday, Oct. 7th.

After the business meeting the entertainment began with a short history of the association by Dora Cummings, President, who recognized the three "charter members" who were present: Blanche Nutting, Lephe Wilson and Mildred Wheeler.

Following a humorous "Prophecy" written and read by Barbara St. John, Secretary, Helen DiMuzio presented an entertaining vignette, "All I Need to Know I Learned in Kindergarten". Krackhardt, Ruth Sandini and Phil Scott).

A "Sing Along", led by Barbara Krackhardt, concluded the program.

The Rev. Barbara Aiello offered the blessing and a wonderful turkey dinner was served by Lorraine Cedar and her able staff (George Cedar, Sally Bergen, Laura Kimmel, Virginia Wheeler, Peg Dayton, Flora L., Doris Bombard and Anna Duffy). A beautiful, decorated anniversary cake was served with ice cream for dessert.

I think it is safe to say that a good time was had by all at the 25th anniversary party of the Senior Citizens.

## Barbara St. John's Philosophy

What's to Come and Changes Since 20th Anniversary 1994.

## PROPHECY - WHAT'S TO COME...

We have sidewalks on every street now. In back of First Parish Church are spaces for 60 bicycles. The Seniors instead of looking for parking space now ride their bikes to Senior Meetings. That is, the young ones that are only in their 80's and 90's. Others that live in the vicinity, add attending meetings on their daily walking schedule.

Perhaps we will have a Mobile Library. If you want them to stop at your home you put a sign in the window "BOOKS" like we used to put for the ice man or dry cleaner years ago.

Did you know, the Methodist Church is now a Rest Home - 8 rooms with space for an Office Manager.

Perhaps a shuttle bus for trips in town to Bank, Post Office, Municipal Office, Mall, Train Stop. "The Big and Little Drug" store (where Danny's was).

Mary Petkauskas beat me to this in the last Newsletter. Web site www.coapub.com for info on health, news, weather etc.

You can never tell where we will go from today. Perhaps you can think of some outlandish ideas also. It's always fun to dream a little. We'll either be hi-tech or short sighted in the 2000 years to come. You know the New Year Two aught UH' OH"

— Barbara St. John



CONTINUED ON PAGE 2

Kimmie Harold



## Events That Have Happened Since Our 20th Celebration 5 Years Ago - 1994

1995 There has been a Bylaw change of the Berlin Senior Citizen Organization. Now a friend in another town can join if you recommend them.

Two years in a row the Berlin Seniors had a cookie Booth on Old Home Day and one year a rained out Flea Market.

1995 Solomon Pond was built

1995 New Post Office was built

1999 Bigger Clinton Savings Bank. It moved to a bigger and beautiful area.

These are some of the Senior trips that have been taken: Salem Cross Inn, Washington, D.C., Spirit of Boston/Clambake, Indian Head Resort, Cape Cod Cruise, Casco Bay Cruise, Alaska, Myrtle Beach, Portsmouth, Sound of Music, Steamboating on the Mississippi, Germany, Branson and oodles of trips hither and yon.

1997 Hoyt's Cinemas 15 screens at the Solomon Pond Mall


1997 Town Hall became handicap accessible

1998 Library was expanded

1998 Christmas Lights in Berlin Center

1998 New Berlin Memorial Elementary School built

Now working on Municipal Offices where Old Berlin Elementary was

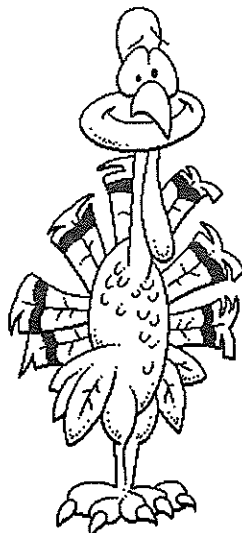


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A community managed by  
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## Schedule of Community Activities

### Commodities Nov. 9, 1999

Northbrook Village

### November 7, 1999

Senior Meeting at First Parish Church

B/P Screening

Program: 11:00 a.m. Hard of Hearing & Deaf

Program by John O'Dell; Demonstrations of various equipment etc. followed by Homecooked lunch

### December 1999

Senior Meeting at First Parish Church

B/P Screening

Xmas Sing-a-long

Program: Collector's Bottles & History by Sylvia Wheeler followed by lunch

## A Special Message from Center of Disease Control

For People with Diabetes - Influenza (flu) can mean more than aches and pains. It can mean a longer illness, hospitalization and death. In fact, people with Diabetes are almost three times more likely to die from complications of the flu and pneumonia.

Vaccine for pneumonia is caused by pneumococcus and provides protection but does not have to be given every year.

### Get the Flu Shot Not the Flu - Who Should Get the Flu and Pneumonia Shots?

- People aged 65 years and older
- Long term care residents
- People with heart disease, asthma and lung disease
- Kidney disease

- Diabetes
- People with weakened immune system (example cancer treatment)
- Health care workers caring for patients

### Nashoba Nursing Service Berlin Schedule for Flu Shots will be as follows:

**NORTHBROOK VILLAGE**  
Tuesday, 1-2  
Oct. 26, 1999  
Tuesday, 1-2  
Nov. 23, 1999

**FIRST PARISH CHURCH**  
Thursday 9:30 - 10:30  
Nov. 4, 1999  
Dec. 3, 1999

**Flu vaccine must be given every year.**



## Golden Time Club

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## Merrill-Carleton Funeral Home

1 PLEASANT STREET

HUDSON, MASS. 01749



## NEW PROGRAM AT FALLON CLINIC

### Fallon Partners with LifeMasters for diabetes care

Fallon has a new partnership with LifeMasters SelfCare, Inc. that is showing our diabetic members how to become partners in their care and better manage their disease. LifeMasters is a nationally recognized organization dedicated to improving the care of people with chronic diseases.

Fallon hopes to enroll-at no cost-as many of its diabetic members as possible this year. Some of our members, upon their physician's recommendation, already have received an invitation to join the program.

### Additional resources for your care

The LifeMasters program does not replace in any way the relationship our diabetic members have with their physician, who continues to coordinate your health care team. On the contrary, this effort is designed to supplement your doctor's care.

We recognize that your primary care physician often must address several health problems within your short office visit. Also, you may not think of appropriate questions at the time, or remember all of the important instructions your doctor gives you about your diabetic care.

Life Masters thus can provide extra support and additional resources, including face-to-face educational sessions, instructions for checking blood sugar levels, written materials and reminders, and frequent telephone follow up.

### Improved quality of life

In fact, this program gives your primary doctor more complete and more frequent information, so that your care can be monitored more closely. We know, for example, that a decrease of only 1% in your glycohemoglobin level (a test to measure average blood sugar control over three months) can reduce your risk of complications by at least 30% to 40%. Also, careful monitoring of eye and foot exams, lab tests and blood pressure will enhance your quality of life.

Fallon Summer Newsletter — August 1999

## September Issue Elder Up-Date from Executive Office of Elder Affairs

### Senior Pharmacy Program

Elders who have prescription drug coverage through other health plans are now-eligible for the Senior Pharmacy Plan. This includes insurance plans such as Medicare supplements, HMO and other retirement plans.

The Senior Pharmacy Program Central office will be sending out notices to re-enrollees with drug coverage and to new applicants who were denied due to having prescription insurance.

Many other changes in the Senior Pharmacy plan will be available shortly after the Fiscal Year 2000. Budget is reached and as soon as we receive the notice we will put it in the next Newsletter together with the future plans for HMO's.

## With Planning Everything Will be OK in Y2K

The Year 2000 phenomenon Y2K that feeds on public anxiety. It is extremely unlikely that a worldwide computer meltdown will occur on January 1, 2000. However, it is possible that some elder related delivery systems will be effected. Elders are advised to prepare for Y2K as they could for a blizzard attack; stock up on extra food, water, prescription and non-prescription medications, flashlights, batteries and cash. The best ways to avoid prolonged inconvenience is to prepare in advance and have contingency plans ready. Starve the Y2K monster by staying calm.

### Executive Office of Elder Affairs



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## Reading Institute Welcomes Elder Volunteers

Elder Affairs Reading Institute will train elders for community literacy programs and workshops held in September and may be late. The workshops offer elder volunteers in kindergarten through grade 3. At present training locations include many on Cape Watertown, Springfield, Pittsfield, Newton. For further information on future workshops contact Sheila Donahue King, Elder Affairs 617-222-2421

P.S. Note to reading volunteers in Berlin - will be started shortly at Memorial School and an orientation program will be given by the principal.

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## The Berlin Powderhouse Senior News

Council on Aging  
Berlin, Massachusetts 01503

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### November

#### Birthdays

Patricia Wheeler Nov. 6

Eleanor Bosselman Nov. 7

Henry Agnetti Nov. 12

Jane Bartlett Nov. 15

Patricia Gutro Nov. 21

Susan Hart Nov. 21

Carolyn Cashin Nov. 23

Ruea Baun Nov. 26



#### Anniversaries

Haywood & Mary Stone Nov. 17

Wilrose & Stella Hanson Nov. 18

Francis & Alice Burke Nov. 23

Augustine & Alice Murphy Nov. 27

#### Obituary

Hazel Hamlin

### December

#### Birthdays

Francis Burke Dec. 1

Madeline Ciesluk Dec. 1

Millie Blenkhorn Dec. 8

Concetta DiMuzio Dec. 8

Willard Wheeler Dec. 10

Jerry Cashin Dec. 16

Flora Leveille Dec. 16

Layce Billingham Dec. 16

David Holder Dec. 20

Greta McNary Dec. 28

### Berlin Council on Aging and Berlin Cultural Council...

Sponsored a program entitled a "Night in Vienna" by Ruth Harcovitz and who is known as a female Pavarotti. She graduated from New England Conservatory of Music and Vienna Academy of Music. She has given hundreds of Stellar Programs throughout Massachusetts for community organizations. Berlin was privileged to enjoy her beautiful voice and warm personality as well as the music from Vienna works and Johann Strauss waltz, as well as many other Vienna musical selections she presented.

This program was founded by Massachusetts Cultural Council. This was the sole appearance in Berlin during her concert season and we all enjoyed her concert and her magnetic personality.

### Volunteer Creed

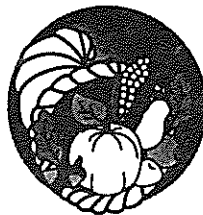
*I long to be of usefulness in little ways and large without a selfish motive and without the slightest change.*

*Because in my philosophy there never is a doubt that all of us on earth must help each other out.*

*I feel the day is fruitful, the time is worthwhile when I promote the happiness of one enduring smile.*

— Author Unknown

**Dedicated to the Berlin Senior volunteers who received recognition at Wayside Inn in June.**



### I'm Obsolete

*In never could admit defeat,  
But now it's clear - I'm obsolete.  
When I hear someone say "dot.com,"  
A mystery that I still don't get,  
Is what and where is the Internet?  
When Larry said he had a mouse,  
I said, "Well, fumigate the house!"  
Am I the only living female,  
Who doesn't understand e-mail?  
I always vote and pay my taxes.  
But I'm not sure just what a fax is.  
Nor do I quite know what it means,  
When people go to church in jeans.  
It doesn't matter what we wear,  
The main thing is that we are there.  
Sometimes, I must tell myself,  
"You're old. You belong on the shelf!"  
But really, that's not hard to bear -  
I'm obsolete, and I don't care!*

**"Powderhouse Senior News"  
is partly supported by  
Executive Office of Elder Affairs.**