

October
2020

TIPS & TOPICS



PEABODY COUNCIL ON AGING
Peter A. Torigian Senior Center
75R Central Street, Peabody, MA 01960
Ph: (978) 531-2254 / Fax: (978) 531-7176
Monday-Friday: 8:00 AM to 4:00 PM



Live Peabody
An Age Friendly
Community

www.peabodycoa.org/Find us on Facebook! Carolyn Wynn, Director
Edward A. Bettencourt, Jr., Mayor



A warm message from the Social Service Staff....we are here for you!!

*Just in case you're not familiar with the services we provide... The Social Service program provides information and referrals to seniors and their families about programs and services provided by the Council on Aging and other agencies in the elder network. **The staff is available for telephone appointments at***

this time. The social service staff works collaboratively with many agencies serving seniors and provides assistance with: **Housing, Circuit Breaker Tax Relief, Commodity Supplemental Food Program, SNAP Benefits, MassHealth Programs, Friendly Telephone Outreach, SHINE, Fuel Assistance, Tax Abatements and much more!**

Please call our Social Service Department with any questions you may have...Thanks! Marianne

MEDICARE.GOV



Why it's important to get your flu shot this year. Now more than ever, we all need to do our part to prevent the spread of illnesses. **The best way to protect yourself from getting the flu and keep you from**

spreading it to others is to get vaccinated.

Once per flu season, **flu shots are covered for people with Medicare**

when you get it from your doctor, pharmacy, or other health care provider that accepts Medicare or your Medicare Plan.

All places offering flu shots should be following CDC guidance to ensure you have a safe place to get vaccinated.

This includes that patients wear a face covering and maintain social distance in areas like waiting rooms.

Visit **CDC.gov** for more information on how to safely get a flu shot during the pandemic.

We have great news!!

Peabody Access TV (PAT - Channel 99) will be airing some of our past Forever Young Chorus shows, for your entertainment.

I hope you enjoy them!



Here is the schedule for the October Shows.

October 1, 2020

1:00 pm - 2004 PCOA Variety Show
3:00 pm - 2017 Musical "Follies"

October 2, 2020

9:30 am - 2004 PCOA Variety Show
6:00 pm - 2017 Musical "Follies"

October 4, 2020

2:00 pm - 2018 PCOA Variety Show
7:00 pm - 2019 Musical "Back to the Forties"

On behalf of the Morrocco Family - Jackie, Jimmie and Cathy...

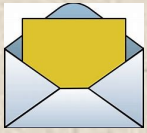
and of course, dear Mom, we send our most sincere thanks to you and the wonderful Peter A. Torigian Senior Center for the spectacular birthday celebration you gave to her!

Her birthday wasn't just happy, it was Fabulous! Turning 100 is a milestone for sure! But equally important, a group of terrific staff people at the Peabody Senior Center and you Carolyn, as director, honored her with the most special attention for reaching such a landmark and historic time in her life. You pulled together in such a creative fashion and wanted to be sure that our Mom felt a special kind of admiration, respect, love and enjoyment; the kind that you all felt about having her as a special member, volunteer and friend of the center was wonderful.

It is with pleasure that I write to you to express my family's heartfelt thanks for the wonderful Senior Center workers and members who spent their time and creative energy sending cards and gifts all to honor and celebrate our Mom on her very special day that marked a century of life.



IN MEMORY OF & IN HONOR OF ENVELOPES:



Envelopes are available to remember a deceased individual or to honor an individual or group by a donation to the Friends of The Peabody Council on Aging. Envelopes are also available that will send your donation to the Roger B. Trask Adult Day Health Program, City of Peabody. Donations help to fund the scholarship and Activity Programs in the Trask Center. Both envelopes are available at the local Funeral homes and at the reception area at the Peter A. Torigian Senior Center. All donations will be listed in *Tips & Topics*.

In Honor of Gifts to the Peabody Council on Aging: To help fund our program for delivering meals

to homebound seniors:

Betty Brennan, Barbara Palladino, Gwendolyn Scott, Eugene Pellizzaro

Thanks to Anna Gallo:

For her monthly gift.



In Memory of Gifts to the Peabody Council on Aging:

In Memory of Alice Fabrizio:
Judith Fabrizio

Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around.

— Leo Buscaglia

In Memory of Gifts to the Trask ADH Scholarship Program:
In Memory of your "Uncle Bob",

Robert Anderson

Sandi and Alan Douglas
Rick and Donna Anderson,
Anonymous

In Memory of Ted Josephs:

Dorothy Seigler

In Memory of Donald A. Leo:

Virginia Leo

In Memory of Joe Markowski:

Pat Fabucci

In Memory of Helen V. Tanguay:

Anonymous

Please be sure to support our sponsors, as they make the printing of our Newsletter possible. Thanks!

MICHAEL L. EIDELMAN, D.M.D., F.A.G.D.

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October 5, October 12, October 19, October 26

Please download and import the following iCalendar (.ics) files to your calendar system.

Weekly: https://us02web.zoom.us/meeting/tZltceyvqTovEtVU5UL9MP6xZrkdq5cgheDo/ics?icsToken=98tyKuGurj0vHdOUtRGGRpwAAo_oZ-3wtn5Yj7drqUrQL31-UIXuDPBJNqMqE9_Y

Join Zoom Meeting: <https://us02web.zoom.us/j/86065771581?pwd=MmZCL2ZoU2VqMGg1VDlnEWEwczE2QT09>

Meeting ID: 860 6577 1581 Passcode: 783536

Since this class is FREE we would greatly appreciate it if our Seniors in the community would make a donation to the Peabody Council on Aging to help with the hundreds of meals that are being sent out to those in need. Thanks so much!

Looking for Some Exercise?

Throughout the pandemic, many of our seniors have been using the track (outside our building) to meet and walk with friends. Often times a staff member will come out to say "Hi" and maybe walk a lap or two with you. Also don't forget, there's an outdoor exercise space with several different pieces of equipment that are available for anyone to use.



For more exercise programs
check out the schedule at the Torigian Family YMCA.



Do You, or Does Someone You Know Need Access to Technology Support?

Visit our **ONLINE LIBRARY** for info on how to get home internet access for eligible households during COVID-19.

<http://peabodycoalibrary.blogspot.com/2020/05/home-internet-access-for-eligible-html?m=1>



The PCOA has created a **Virtual Events Section** of our Blog Page chock full of resources for staying at home during COVID-19.

Visit our website at:
www.peabodycoa.org

Click on **Virtual Events**

- Staying active at Home
- Virtual Museum Tours
- Drawing Tutorials
- Free Online Courses



As you know, The Peter A. Torigian Senior Center is currently closed to the public. At the present time there will be staff members answering our telephones **Monday through Thursday from 8:00 AM to 2:00 PM.** Our Transportation Department is currently providing rides for necessary medical appointments and grocery shopping. We also have frozen meals available for delivery for those in need.

***If you want a frozen meal that day, it must be ordered by 11:00 a.m.
Orders after 11:00 am will be delivered the following day.***



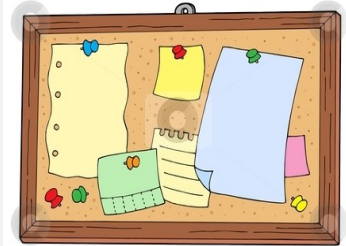
Our Social Workers are assisting seniors over the phone. We are also making a lot of outreach calls to seniors living in our community. If you are in need of assistance please call 978-531-2254 or if you would like to be added to a list for a **friendly phone call**, we would love to talk with you. We also have current information on our website www.peabodycoa.org.



In addition, the City of Peabody has launched **Peabody United Community Resources** on the City website www.peabody-ma.gov for updates on the (COVID-19). On behalf of the staff and board members of our Senior Center, we wish good health to each and every one of you and remember we are only a phone call away, ready to assist in any way possible. ***We will get through this together!***

Don't forget, We're all in this together!

I have set up a bulletin board in the hallway to display cards, poems, letters and stories of these unprecedented times, so that when we re-open, we can share our feelings with each other. We are all affected by this quarantine and many of us are feeling isolated. Please spend a few moments (or more) and put your thoughts on paper; then, mail it to me to be displayed on our bulletin board at the PCOA. With fondest regards, Judy



Please send to: **Judy Walker, Peabody Council on Aging,
75R Central Street, Peabody, MA 01960**

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Interesting Points to Ponder... October: "Leaf Peeping" Month

October 2020 Brings Two Full Moons-The the Harvest Moon which will appear on Thursday, the 1st and later, on Saturday, (Halloween), the second full Moon appears. This is the Hunter's Moon, which will be special for two reasons: it's a rare Halloween Full Moon and a Blue Moon!

- On October 1, 1908, Henry Ford's Model T, a "universal car" designed for the masses, went on sale for the first time. Also, the television series "The Twilight Zone" premiered in 1959 and Walt Disney World opened in Orlando, Florida (1971)
- The 2nd marks Peanuts comic strip by Charles Schultz first appearing in newspapers (1950).
- October 3, 1863 - President Abraham Lincoln issued a proclamation designating the last Thursday in November as Thanksgiving Day.
- Father of the Space Age" Robert Goddard (1882-1945), was born in Worcester, Massachusetts on the 5th. In 1926, he launched the world's first liquid-fueled rocket on a farm near Auburn, Mass.
- October 8, 1871 - The Great Fire of Chicago erupted. The 9th marks Ringling Brothers Barnum and Bailey Circus performing its last show, (2018)
- On the 11th Space Shuttle Challenger astronaut Kathryn Sullivan became the first American woman to walk in space. (1984)
- On the 12th is Columbus Day (U.S.), a federal holiday, is observed on the second Monday in October.
- The cornerstone of the White House was laid by George Washington on the 13th in 1792. The building, located at 1600 Pennsylvania Avenue, is three stories tall with over 100 rooms.
- Civil Rights leader Martin Luther King, Jr., became the youngest recipient of the Nobel Peace Prize on October 14, 1964. He donated the \$54,000 in prize money to the Civil Rights movement.
- The 15th in 1924 marks the Birthday of Lee Iacocca, who was born to Italian immigrant parents in Allentown, Pennsylvania. On the 20th in 1968, Jacqueline Kennedy married multi-millionaire Greek businessman Aristotle Onassis, ending nearly five years of widowhood following the assassination of her first husband, President John F. Kennedy.
- On the 21st Thomas Edison invented the incandescent electric lamp (1879) and on the 23rd, 25,000 women marched in New York City demanding the right to vote. (1915)
- The first transcontinental telegram in America was sent from San Francisco to Washington, addressed to President Abraham Lincoln from the Chief Justice of California on the 24th in 1861.
- On the 28th in 1884, The Statue of Liberty was dedicated on Bedloe's Island in New York Harbor. The statue was a gift from the people of France commemorating the French-American alliance during the American Revolutionary War.
- Microsoft founder Bill Gates was born in Seattle, Washington on the 28th in 1955.
- October 31st is Halloween or All Hallows' Eve, an ancient celebration combining the Christian festival of All Saints with Pagan autumn festivals..

October glows on every cheek, October shines in every eye, While up the hill and down the dale, Her crimson banners fly. -Elaine Goodale Eastman



GOD BLESS AMERICA AND OUR PATRIOTS!




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October TRIAD News!



REGISTRY OF MOTOR VEHICLES

Senior Days in October for customers age 75+ whose licenses expire in October!

Massachusetts law requires drivers who are age 75 or older to renew in person. The RMV will designate Wednesdays in October at 17 RMV Service Centers to serve these customers. These service centers will be dedicated to processing license renewals for older customers whose licenses expire in October, 2020. **A reservation is required.** Providing older adults with a designated RMV service center every Wednesday throughout the month of October will result in a safer space for customers to visit.

The designated RMV service centers for customers 75+ are:

- Brockton
- Danvers
- Fall River
- Greenfield
- Lawrence
- Leominster
- Martha's Vineyard
- Nantucket
- New Bedford
- North Adams
- Pittsfield
- Plymouth
- Revere
- South Yarmouth
- Springfield
- Watertown
- Worcester



Customers 75 and older will be able to visit the RMV service centers listed above by reservation only Wednesdays in October.

License and ID renewal appointments are also available at our other open RMV Service Centers that offer general appointments to the public. **Select *Renew My Driver's License or Mass ID option on the Make/Cancel a Reservation* at www.Mass.Gov/RMV.** To view availability and make a reservation at one of these locations. A renewal letter has been sent to eligible customers who currently hold a driver's license or ID card expiring in October. **Below are the options to renew by appointment:**

- If you are a AAA member, you may make a reservation now to renew your driver's license/ID at a AAA location. Visit www.aaa.com/appointments to schedule your visit.
- If you are not a AAA member, visit Mass.Gov/RMV to make a reservation to renew at a RMV Service Center. Select the "Seniors License Renewal" option on the "Make/Cancel a Reservation transaction"
- Email the RMV for assistance to renews at MassDOTRMVSeniors@dot.state.ma
- Call the RMV at 857-368-8005.



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"Irish Woman of the Year" Peabody



SOCIAL SERVICE: Maryanne Pierce

SOCIAL SERVICE Staff Schedules

Staff Schedules:

Marguerite Mendonca Mondays 9-1
(for our Portuguese speaking community)
 Sheila (Appt. schedule) Mon-Fri 10-3
 Sandra Cloutman Mon-Fri 8-4
 Maryanne Pierce Mon-Fri 8-4
 Amber Moutsoulas Mon. & Fri. 8-4.
Fabia Faria - Mondays 9:00 am to 1:00 pm
 and Thursdays 9:30 am to 11:30 am.

(She is trilingual and able to assist our Portuguese and Spanish speaking community.)

Spanish

Fabia Faria estara disponible los lunes de 9AM-1PM y los jueves de 9:30 AM-11:30AM. Fabia habla espanol y portugues y estara disponible para ayudar a las comunidades de habla espanola y portuguesa. Por favor llame a recepcion en el Peabody Council on Aging (978) 531-2254 para hacer una cita.

Portuguese

Fabia Faria, estara disponivel das 9AM as 1PM nas segundas e das 9:30 AM as 11:30 AM nas quintas-feiras. Fabia fala espanhol e portugues e estara disponivel para ajudar as comunidades de lingua espanhola e portuguesa. Por favor, ligue para a recepcao do Peabody Council on Aging (978) 531-2254 para fazer um apontamento.

SHINE - Serving the Health Insurance needs of Everyone.

Free Health Insurance Information, Counseling and Assistance for people with Medicare. The PCOA has five (5) counselors available. Call reception at (978) 531-2254 to schedule an appointment.

Please take note that these schedules will resume when the Senior Center is opened to the public. We are currently closed.

We thank you so much for placing ads with us! Please support our sponsors!

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TORIGIAN FAMILY YMCA

Proud to bring Enhance® Fitness, an evidence-based program geared towards older adults of all fitness levels to the Torigian Senior Center.

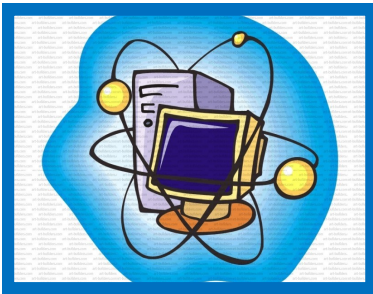
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Low-Income Voice, Broadband Discounts Available Through “Lifeline” Program

Recognizing that not everyone can afford the cost of a voice or broadband connection, *the Lifeline Program provides a monthly discount for eligible low-income consumers on a wireless or residential voice, broadband or voice broadband bundled service from a certified Massachusetts Lifeline Provider.*

Although there are several providers participating in the Lifeline program in Massachusetts, **each eligible household can only subscribe to one Lifeline service.** Consumers qualify for Lifeline by having income of 135 percent or below of the federal poverty guidelines or by participating in one of the following public assistance programs:

- Medicaid
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance (FPHA) or
- The Veterans and Survivors Pension Program.



During Lifeline Awareness Week, we are asking you our dedicated gateway partners, to assist us in spreading the word to your network of individuals and families that may benefit from the saving offered by this program, but may not be aware that it exists. We are also asking that you join us in helping educate other community stakeholders about recent changes to the Lifeline application process, as Massachusetts applicants need to **first verify their eligibility for the Lifeline program using the Lifeline National Verifier**, a centralized system that is managed directly by USAC, the administrator of the Lifeline Program under the direction of the Federal Communications Commission (FCC) and also certain Program changes such temporary COVID-19 relief waivers in effect until November 30, 2020.

www.usac.org/lifeline/additional-requirements/covid-19response/

Here’s how YOU can help increase awareness of the Lifeline Program:

- Check out the federal government’s resources.
- Contact the Massachusetts Department of Telecommunications and Cable to learn more about the Lifeline application process, participating Massachusetts’ providers, or request a virtual outreach event to learn more about the program. **We are here to help assist and answer your questions.**
- Distribute information to your staff and network via email, newsletter, blog, or social media sharing information about the program and its benefits.

Sample Tweets:

- Stay connected with Lifeline Assistance fcc.gov/lifeline #NLAW
- It’s #LifelineAwarenessWeek! Learn more about the #Lifeline Program from the #MADTC at mass.gov/dtc.
- The #Lifeline Program helps make #broadband more affordable for eligible #low-income consumers #NLAW #digital divide.org.
- The #LifelineProgram helps make #broadband more affordable for eligible #low-income consumers. More info from the #MADTC at mass.gov/dtc #NLAW #digitaldivide

The Massachusetts Department of Telecommunications and Cable oversees both the implementation and consumer education efforts for the Lifeline program in Massachusetts. Our consumer Division accepts complaints concerning Lifeline service and works directly with Lifeline service providers to resolve any issues that subscribers may encounter, including eligibility questions, enrollment difficulties and recertification problems. We welcome you to contact the DTC’s consumer Hotline at 1-800-392-6066, Monday to Friday from 9am to 5pm.

For more information, you may also visit our website at
<https://www.mass.gov/service-details/lifeline-services>.

SOCIAL SERVICE: Maryanne

FUEL Assistance 2020-2021

NSCAP is continuing to look for ways to service their clients while maintaining a safe environment for all. **Our offices remain closed to the public**, however we are still processing appeals and working to pay any remaining bills including secondary electric bills for clients with remaining funds. In addition we are gearing up for the season ahead.

HOUSEHOLD SIZE	GROSS ANNUAL INCOME
1	\$ 39,105*
2	\$ 51,137*
3	\$ 63,169*
4	\$ 75,201*
5	\$ 87,223*
6	\$ 99,265*

60% of State Median Income
Effective June 2020

The following new income thresholds have been released by DHCD for the 2020-2021 heating season.

At the present time, it is our intention to mail recertification applications for clients who heat with oil beginning in September, gas and electric heat in October and heat included in rent in late December.

Since NSCAP does not have plans to reopen to clients, we will likely begin taking first time applications over the phone for oil clients in October, gas and electric in November and heat included in rent clients in January. Please contact NSCAP at 978-531-0767 with any questions.

Although the majority of the staff will be working remotely from home, we will make every effort to continue to provide a high level of service until we can safely return to normal operations.

Clients will be asked to return their signed application by mail along with the requested documentation. A staff member will review their information and determine eligibility or whether additional documentation is needed and notify the client by mail.

Clients are encouraged to call the status line (978) 531-8810 to confirm their app is received and current status, what additional items may be needed to

complete their application, determination of eligibility and payments made to their vendor. Clients are urged to visit nscap.org for additional information and we can be reached by email at: fuelassistance@nscap.org.



FEDERAL TRADE COMMISSION
Consumer Information
Consumer.ftc.gov

SCAMMERS AND “CUSTOMER Service” ANOTHER IMPOSTER SCAM

If you want to contact a company’s customer service department, you can do a quick search online and often find what looks like its phone number or email.

But is the information at the top of your search results actually correct? Based on reports the FTC has gotten, sometimes the answer to that question is: **NO**. Some scammers are creating fake customer service information for popular companies and paying for it to show up in your search results. When you contact them, they’ll offer to “resolve” the problem you may have if you wire money to them or send gift cards. They might also ask for your personal information or to get remote access to your computer.

Business imposter scams have the same end goal—getting your money or information. Here are some ways to stay safe:

- **Check the product packaging.** If you still have it, the packaging, manual, or other printed material for your product is a good source of real customer service information.
- **Visit the company’s official website for contact information.** Type the company’s website address directly into your browser. That will let you into the company’s website to look for customer service contact information—maybe a phone number, email address or a way to submit a message directly through their website. If you use a search engine to find the company, though, double check the URL to be sure you’ve found the company’s official site, not a scammer’s site.
- **Never wire money send gift cards, or give your account password in exchange for customer service help.** No legitimate company will ask you to send gift cards or wire money, or give your password in exchange for customer service help. Hang up on anyone who does.

Have you spotted fake customer “service”? Report it to the FTC at

ftc.gov/complaint (<https://www.ftccomplaintassistant.gov/#crnt&panel1-1>).

Medicare: OPEN ENROLLMENT!

It is almost here...Medicare's annual Open Enrollment

If you have a Medicare Prescription Drug Plan or a Medicare Advantage Plan (HMO, PPO), you should have received information from your plan by the end of September. It is important to **read and save** this information because it explains the changes in your plan for 2021.



During **Medicare's Annual Open Enrollment (October 15-December 7)**, you will have a chance to review and change your plan for next year. If you never had a drug plan, this is your opportunity to join one. SHINE (Serving the Health Insurance Needs of Everyone...on Medicare) counselors can help you understand your plan changes, as well as explain other options you may have.

Due to COVID-19, Counselors will only be available for remote counseling over the phone. There will be no in-person appointments this year.

Trained SHINE counselors offer free, confidential counseling on all aspects of Medicare and related health insurance programs. **To schedule a phone appointment with the SHINE counselor here, please contact the Peabody Council on Aging at (978) 531-2254.**

You may also call the Regional SHINE office at Mystic Valley Elder Services in Malden at 781-388-4845. Leave a message and a counselor will return your call as soon as possible.



National Institute
on Aging

Institute on Aging

The Friendship Line

24 Hour toll-free hotline/warmline for older and disabled adults

The Friendship Line at Institute on Aging is the nation's only accredited 24-hour toll-free hotline for older and disabled adults. The Friendship

Line is both a crisis intervention hot line and a warmline (non-urgent calls), our services provide older and disabled adults reassurance, crisis intervention, information and referrals.

In addition to receiving incoming calls our volunteers make routine outbound phone calls that provide emotional support, and well-being check-ins.

For many depressed and lonely seniors, we offer a lifeline of hope.

In every call, the goal is to help the individual feel safe and valued.

The Friendship Line is accredited by the American Association of Suicidology.



**24-Hour Hotline/Warmline
Available 24 hours a day,
7 days a week:**

- * Crisis intervention
- * Emotional support
- * Well-Being check-ins
- * Information and referrals

Call the Friendship Line anytime, day or night, 7-days a week at 1-800-971-0016 and introduce yourself to one of our staff members or volunteers—it's that easy.

**The Friendship Line - 24-Hour Hotline/Warmline
1-800-971-0016**

Who can call the Friendship Line?

- Any person 60 years or older
- Disabled adults 18 years or older
- Caregivers of older and disabled adults

Call-In Service

We are available to people 60+ who may be lonely, isolated, grieving, depressed, anxious and/or thinking about death or suicide. We also welcome calls from caregivers and/or disabled adults of all ages.

Call-Out Service

We make outbound emotional support calls to older adults who request it. These calls can be arranged by contacting Institute on Aging at 415-750-4111.

MICHAEL F. "MIKE" ZELLEN,
PRESIDENT OF FRIENDS REPORT:
OCTOBER 2020

The Friends of the Peabody Council on Aging Board of Directors hopes that you are staying safe during this pandemic. It has been trying times and we all look forward to resuming our activities at the Torigian Center soon.

Many of you have sent in "Thank You" notes and have made donations in Honor of the Council on Aging Staff for their dedication and work over the past several months. It was so kind of you and we thank you for your thoughtfulness.

The Social Worker staff continues to be available by phone to answer questions.

As you may know Medicare's **Open Enrollment Period** is just two weeks away. From October 15 to December 7, you can enroll in health and drug plans for 2021.

Also, plans change and your needs change.

Carefully review any materials and changes in costs or coverage that will happen in 2021 and decide if your current Medicare coverage will meet your needs for the year ahead. The official US Government on-line site for Medicare is medicare.gov or you may want to call staff to assist you in making any changes for 2021.

At the August meeting of The Friends of the Peabody Council on Aging, Inc. the Board voted to transfer \$20,000 from the Lunch Program Budget to the Council on Aging to assist with the cost of delivering over 10,000 meals during the past several months.



**Stay Healthy, Stay Safe,
Stay Active!**

Hope to see you soon!

**In Honor of Gifts to the Friends
of the Peabody Council on Aging**

In Honor of Kay Morrocco,

Happy Birthday!

Adelaide Emmett



In Honor of Tony Schettino:

Larry and Marsha Feffer

In Honor of the PCOA and Staff:

Freda Kravetz

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2020
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Dec. 7

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October 2020

Carol McMahon, Editor



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