

MCOA News

MCOA 116 Pleasant Street, Room 306, Easthampton, MA 01027 tel: 413.527.6425 email: Janiece@mcoaonline.com

Notes from the Executive Director: Late August 2008

Please Circulate to Your Staff

Breaking News: The Staff Certification Committee announces that four individuals have passed MCOA's 2008 Staff Certification process. Both Ruth Ann Bleakney from the Milford COA and Deborah Jenkins from the Fairhaven COA passed Director Certification and Kim McGovern and Mary Ann Socquet both from the Greenfield COA passed the Program Manager level. These recipients will receive their awards at our fall conference at the Cape.

All members of MCOA are encouraged to apply for the 2009 process which begins at the fall conference with another opportunity to start later in the fall. Details and timeline can be found at www.mcoaonline.com –click on Staff Certification on the left.

Enclosed in This Mailing:

- **Reservation Form for MCOA Membership September 19th**
Program: Double Feature
Reaching Out to Elders: Understanding Food Stamps
Presenter: Lauren Arms Ledwith Food Stamp Program Outreach Director, DTA
Managing Your Energy: Overview of New England electricity market, Energy procurement for a new building, Load response Programs, Buying RECs certificates, & Energy efficiency tips
Presenter: Emily A. Neill Director of Business Development & Community Relations
- Fall Conference Updates- Including new Online registration Option
- Legislative Updates: Including No on 1 Campaign, FY09 Budget, Stimulus Checks, Medicaid Waiver, Divided We Fall Campaign,
- Tax Aid Program Needs our Help!
- Office of Campaign and Political Finance Interpretive Bulletin: Activities of Public Officials in Support or Opposition of Ballot Questions
- Helping Hands: A Publication of Project Bread

MCOA Briefs: Available Resources: The SAVE team (Statewide Advocacy for Veterans Empowerment)

has been developed by the Department of Veterans Services in collaboration with the Department of Public Health. As an outreach and advocacy group, the SAVE team is in place to assist the Commonwealth of Massachusetts' Veterans and their family members. The fundamental principle of the SAVE program is to advocate for veterans who are not able to obtain the benefits they have earned due to institutional or personal barriers. The program's primary mission is prevention of suicide and mental health distress through the identification of issues facing veterans when they return from service and proactively providing them with access to benefits and services that may address these issues and result in positive transitions back to civilian life. SAVE acts as a liaison between veterans and their families and the various agencies within the federal and state governments.

Since the inception of the S.A.V.E. program on February 11, 2008, more than 700 Commonwealth Veterans have been contacted by S.A.V.E. outreach coordinators; of these veterans, 17% have been referred for mental health services. For more information, please contact: SAVE Team Department of Veterans' Service
600 Washington St., Suite 1100 Boston, MA 02111 1-888-844-2838, fax: 617-210-5755
www.mass.gov/veterans save@massmail.state.ma.us

MCOA Briefs: Fall Conference Registration Deadline Sept. 15th

Planning is nearly complete for MCOA's 2008 Fall Conference set for October 15th-17th at the Sea Crest Resort in Falmouth.

- Download the Conference Bulletin and Registration Kit it at www.mcoaonline.com Register Online
- MCOA is also asking our members to review the Sponsors, Exhibitors and Vendors forms currently online and to pass this info on to appropriate parties. Sponsors and Exhibitors help keep our costs down.
- Please refer to MCOA's Awards 2008 form (also online) to nominate someone or some agency for recognition. **The Deadline for Nominations is September 5th.**

Workshops Added since the Publication of the 2008 Conference Bulletin

"Participants will leave this workshop with..."

- **Developing Partnerships to Better Serve Older Refugees & Immigrants: Thursday Session 2**

... a model of collaboration between mainstream elder service providers and ethnic grassroots organizations in order to provide services to older refugees and immigrants, and will gain knowledge of particular needs and barriers to service for ethnic elder communities.

Carol Chandler-Rourke, Director of the Community Building Unit, Office for Refugees & Immigrants

Maureen Burke, Program Coordinator, Community Building Unit, Office for Refugees & Immigrants

- **Workforce Development - Putting Boomers to Work: Friday Session 2**

... the understanding of how an effective 55+ public/private hiring program works, as well as an understanding of how to outreach to businesses and how to work with your local Workforce Investment Board.

David Augustinho, MPA, CWDP, Executive Director, Cape and Islands Workforce Investment Board

- **Dementia Timebomb Warning! Setting the record straight among cognitively healthy older adults: Fri. Se. 3**

... 1) knowledge about age related changes in memory and thinking, 2) an overview of a group designed to provide older adults with information about age-related cognitive changes and compensatory skills related to such, and 3) ideas for implementing a group such as this in their area..

Malissa L. Kraft, Psy.D., Neuropsychologist, VA Boston Healthcare System

Maureen K. O'Connor, Psy.D., ABPP-CN, Director of Neuropsychology, Bedford VA Medical Center, Instructor of Neurology, Boston University School of Medicine

Sending Her Regrets: Plans have changed for Senate President Murray, a frequent headliner when we are on the Cape. She has been called out of the country. Terry will be missed but I am sure we can arrange another venue for her to share her thoughts and wisdom.

Confirmed to Attend: Secretary JudyAnn Bigby MD has confirmed her attendance at our event, and will address those gathered for our annual meeting on Thursday at 5pm.

Fall Conference On-Line Registration Is Here!

If you have not already registered for the fall conference, and you do intend on attending the fall conference, please register on-line today. By registering on-line, the process is easy and time is saved, the information will be accurate and at the end of the registration process, you can print out a copy of your information.

Go to www.mcoaonline.com and register now! Do not miss the 2008 Fall Conference by not registering.

Any questions concerning registration call Peter at 413.527.6425 or email: peter@mcoaonline.com.

And While You Are Online: Check Out a New Feature- MCOA's Bulletin Board

The MCOA Bulletin Board is a members-only section of the MCOA Online website.

It can be accessed directly from our website www.mcoaonline.com, and is located at the bottom of the left-hand navigation panel as "Bulletin Board." To access the bulletin board, please click here and log in.

To sign up for a bulletin board account, please fill out our member registration form. This is a one-time-only process to obtain access, and must be completed before logging in on a regular basis. Turnaround for access is generally the same day, or on Monday if received on a Friday. (It is not automated.) There is a Broadcast Announcements/Events section and a Job Listings section where you can post your general announcements and events, as well as upcoming available positions. The General Discussion forum is where you can discuss and create topics that are not already available on the Bulletin Board. Our current Forums include: Outreach, Volunteerism, Program/Activities, Construction/Renovation, Supportive Day, Property Tax Task Force, and Save Our Senior Centers ("Fighting to keep Senior Centers open and appropriately staffed.") Thank you for your participation! Peter Kubaska, Office Assistant, MCOA

MCOA Legislative Update: FY09 Budget

A Note of Caution: for those who read the fine print, you may have read that the Commonwealth and the Federal Government has not reached an agreement on Federal funding for our statewide healthcare initiative. Depending on how this is resolved, we could face an immediate deficit that could trigger “9C” cuts mid year. MCOA will continue to follow the process but in the meantime- CONGRATULATIONS to all -especially our Legislative Chair Barbara Farnsworth, our President John Jope, our VP Sandy Vickery and our past President Laura D. Mailman. My personal thanks to the rest of our Board and the Advisory Council for their never-ending energy as well as to all of our members that made the effort to get this increase.

We ask you now to think of creative and public ways to thank all involved: From the Governor and the Secretary to all members of the Legislature.

SAVE OUR Senior Centers Task Force: Is actively tracking the impact the FY09 budget on senior centers and staffing. Please send updates and your concerns to Ruthann Dobek/Brookline Ruthann_Dobek@town.brookline.ma.us and Jayne Colino/ Newton jcolino@newtonma.gov

Property Tax Relief Update: From Senator Creem’s Office

The following was what remained in the budget presented to the Governor. It survived his veto and therefore has become law. It amends income level to qualify the Clause 41A deferral option to mirror the circuit breaker income levels.

SECTION 14. Section 5 of chapter 59 of the General Laws, as so appearing, is hereby amended by striking out, in line 991, the words “forty thousand dollars” and inserting in place thereof the following words:- the amount of income determined by the commissioner of revenue for the purposes of subsection (k) of section 6 of chapter 62, for a single person who is not a head of household

House Counsel took a look at the language and it is their understanding that the change in the budget language to \$48,000 is not something that needs to be voted on by the Town, but Clause 41A is, as you know, a local option. If a town has already opted to accept, then the number change from \$40,000 to \$48,000 occurs automatically. If a town has not opted in to 41A, that may require a warrant article.



STATE CAPITOL BRIEFS – THURSDAY, AUG. 7, 2008

STATE HOUSE NEWS SERVICE REPORT: MASS. "LIVING DOWN ITS 'TAXACHUSETTS' NICKNAME"

Massachusetts ranks in the middle of the pack in a new calculation of state-local tax burdens, placing 23rd. Massachusetts residents pay \$5,377 in state local taxes on per capita income of \$56,661, according to the Tax Foundation study. New Jersey taxpayers paid the highest state-local tax burden in fiscal 2008, while Alaskans bear the lightest load. Overall, state-local tax burdens fell, down 0.2 percent from 2007 to 9.7 percent, as incomes outpaced tax collections. Bay State taxpayers shoulder a 9.5 percent load, down 0.3 percent from 2007, while the Commonwealth held onto its 23rd spot. The state’s per capita income rose more than \$2,000. In 1977, the Bay State chalked up an 11.4 percent state-local tax burden, which ranked sixth in the Tax Foundation report. The report’s authors pair Massachusetts with Oregon as politically liberal states where the state-local tax burden has dropped sharply: "Oregon has done so by never enacting a sales tax, dropping 16 ranks from 10th highest to 26th. Massachusetts has dropped 17 places by imposing a property tax limitation and keeping a lid on its personal income tax rate, living down its ‘Taxachusetts’ nickname."

MCOA Legislative Update: Continued



STATE SEEKING EXPANSION OF MEDICAID ELIGIBILITY FOR ELDERLY, DISABLED

By Kyle Cheney
STATE HOUSE NEWS SERVICE

STATE HOUSE, BOSTON, AUG. 19, 2008.....More than 5,000 disabled or elderly Massachusetts residents would be newly covered by Medicaid if the federal government accepts a state request for revised eligibility rules, state officials and advocates said Tuesday.

As talks over hundreds of millions of dollars in federal Medicaid reimbursement for health care access programs lumber along unresolved, state officials say this second set of negotiations is headed for success.

The new rules, which would govern state elder care programs for the next five years and consolidate two existing waivers, would shift funds from nursing home institutional care to at-home, community-based care. They have been the subject of negotiations with the federal government since December 2006, but are expected to be in effect by April 2009.

The rules would also expand coverage to elderly residents with up to \$10,000 worth of assets – excluding their homes or cars -- or earning about \$23,000 a year. Today, to be eligible, residents must have below \$2,000 in assets and earn below \$10,400, the federal poverty level.

Secretary of Elder Affairs Michael Festa told the News Service that the new rules would expand from 10,000 to about 15,000 the number of elderly and disabled people eligible for medical reimbursements from the federal government.

Festa said the expansion would come, in part, as a result of providing care for “less frail” elderly residents – not just those receiving care but those imminently in need of nursing home care. The deal with the federal government is expected to begin on April 1, 2009, and last for five years.

Al Norman, executive director of Massachusetts Home Care, said about 1,000 people covered under the proposed rules would be those transitioning out of nursing home care, about 10,600 would be people “imminently at risk” of nursing home placement, and about 4,000 people would receive care to prevent the need for long-term care.

Each of those three groups would be capped, Norman said, leaving the possibility for long waiting lists.

Still, Norman said he was excited by the expanded emphasis on community care, which stemmed from the 2006 “equal choice law” signed by Gov. Mitt Romney. That bill instructed the state to seek a so-called 1115 Medicaid waiver, the vehicle providing for the expanded eligibility rules.

Festa said U.S. Health and Human Services Secretary Michael Leavitt is supportive of the waiver request, and he predicted a smooth reception from Bush administration budget officials, who have emerged as the greatest obstacle to talks in support of other state health care programs. He said the administration had yet to engage Bush budget officials on the elder care request but that initial discussions with Leavitt’s office had been “lengthy and technical.”

He said the request would prove to be “budget neutral,” meaning the federal government would not bear any additional costs by approving the waiver request. The federal government requires budget neutrality for the approval of any waiver request, and discrepancies over the definition of budget neutrality has hampered other negotiations.

Like the funding request for health care access programs, negotiations over the elder care request will be spearheaded by Tom Dehner, the state’s Medicaid director.

A state report released Tuesday says more than 439,000 people have enrolled in private or subsidized health insurance programs between June 2006 and March 31, 2008. The report says enrollment in private group coverage plans has grown by 191,000 over that time.

MCOA Legislative Update: Continued

A late rush for stimulus checks –IT IS NOT TOO LATE– TAKE ANOTHER LOOK

Thousands eligible who have yet to file returns; Many are veterans, low-earning retirees

By Elizabeth Campbell, Globe Correspondent | August 18, 2008

More than 150,000 Massachusetts residents, mostly low-income retirees and disabled veterans, have yet to file paperwork to receive federal economic stimulus checks worth as much as \$600, according to the Internal Revenue Service. The IRS and local community groups say they are working overtime to help those eligible for the money fill out two-page tax forms in time to receive payments by the end of the year. Under the program, anyone who filed a 2007 federal tax return was automatically considered for a rebate. But many low-wage workers and recipients of Social Security and veterans benefits did not submit tax returns because their incomes were not high enough to require it or their benefits are not normally taxable.

Peggy Riley, a spokeswoman for the IRS in New England, said Oct. 15 is the cutoff date for filing to ensure that checks are mailed by the end of the year. Low-income residents who earned at least \$3,000 last year qualify for individual payments of \$300; those who file jointly can receive \$600. "All they really need to do is file that return so they can get their money," Riley said.

Carmen Feliciano, 64, was among the nonfilers. But with assistance from staff at Action for Boston Community Development Inc., an antipoverty nonprofit agency, the Roxbury resident was able to complete a federal 1040A tax form in just 10 minutes on Thursday. Feliciano, who sought help at the nonprofit's Parker Hill/Fenway Neighborhood Service Center, is so strapped for cash that last week the electricity was shut off at her apartment. The \$300 she could receive is "the amount she may need to get her lights turned on," said Nashila Somani, tax program coordinator at the center. ABCD has 12 other sites throughout the city that are manned by volunteers who can help people fill out basic tax forms.

In Massachusetts, about 443,000 recipients of Social Security and veterans benefits were deemed eligible for rebates. About 292,000 of them had filed as of June. Nationwide, about 5.2 million people eligible had yet to file. The rebates are part of \$168 billion economic stimulus package signed into law in February by President Bush. As part of congressional negotiations, money was included for those whose incomes are so low that they do not have to submit federal tax returns.

The IRS and local groups, including the Massachusetts branch of the AARP, say they are attempting to raise awareness about the benefits of filing a 1040A form. In March, AARP sent alerts out to its 30 chapters throughout the state to inform members how to apply for a rebate. A link to a step-by-step filing process is available at www.aarp.org/stimulus. Also, senior center directors throughout the state have stockpiled the tax forms, which take less than half an hour to fill out, said Kara Cohen, director of community service for AARP Massachusetts. And from the end of this month through the middle of September, the Boston Housing Authority plans to send out mailings and leaflets to let residents know they can still receive a stimulus check. "It's very important that people take full advantage of this rebate," said Rachel Goodman, director of the housing authority's community services department.

The Boston Elderly Commission is working with senior advocate groups to get the word out about the benefits and help people fill out forms "on the spot," said Eliza Greenberg, head of the commission. In Falmouth, retiree Florence Keras, 84, said she heard about the stimulus package at her local senior center. But without the assistance of an AARP volunteer in March, Keras said, she could not have completed the tax form and would not have received a \$300 check. "The volunteer was wonderful, she said. "I was very happy with my results."

John Lawlor, a retiree who volunteers at the Lowell Senior Center, said tax forms can be confusing for seniors who have not filled one out in many years. For example, he said, some fail to multiply their monthly Social Security payments by 12 to account for a year's worth of income. Another common mistake is to record benefits in the wrong place on the form. "It's just an unfamiliarity [with] the form itself or in the haste of trying to apply for and get" the rebate, said Lawlor who offers seniors assistance through Community Teamwork Inc., a nonprofit agency in Lowell. AARP's Cohen said the people who still haven't applied for federal payments need them the most, particularly because of rising food and energy costs. Some have had to cut back on medications or put off paying bills, she said, and others may even be forced to delay planned retirements, she said.

"With the winter we're facing, the economic stimulus can really make a difference for people," Cohen said.

Elizabeth Campbell can be reached at ecampbell@globe.com.

MCOA Legislative Update: Cost Control Bill Signed

Congratulations MPRC members and friends. The Governor signed the cost control bill - including the academic detailing provision, the requirement that the Dept. of Public Health implement a code of conduct restricting pharmaceutical and medical device gifts to prescribers, and the requirement that pharmaceutical and medical device companies disclose payments of over \$50 to prescribers - into law on Sunday. This is an amazing victory for our young coalition. Many thanks for everyone's hard work leading us to this achievement. I look forward to continue working together on the implementation of these provisions and in support of the coalition's other priorities. Lisa Kaplan Howe, Esq., Private Market Policy Manager, Health Care For All

MCOA Legislative Update: FY10 Budget and 2009-2010 Session

The Board of MCOA has recently reviewed potential legislation for the upcoming 2009-2010 including a discussion about what will be our strategy for the FY10 Budget Cycle. Before any plans are finalized, we are asking our memberships and Coalition partners to forward any specifics they would like MCOA to consider. New legislation will need to be filed by the winter holidays. EOHHS has already solicited comments for the FY10 Budget Cycle and are holding hearings this week. Legislation and proposals to be considered should be forward to Barbara Farnsworth, our Legislative Chair at the Hingham COA 781.741.1458 or farnsworthb@hingham-ma.com

MCOA Legislative Update: – Vote No on Repeal of Income Tax

MCOA strongly opposes the Ballot Initiative that would **ELIMINATE** the state income tax. This ill-conceived and dangerous ballot question, if passed, would cut almost in half the state's revenue base. Local Aid, human services, and education would take the biggest hits and our bond rating would be in jeopardy as well as federal grants that rely of matching state funds like Older Americans Act, No Child Left Behind, Homeland Security and monies needed to repair our bridges and highways. It is incumbent on every citizen of our Commonwealth to actively defeat this protest measure. It was only a handful of years ago that a similar measure got 45% protest vote. MCOA's Board, Advisory Council and MCOA Membership have all endorsed supporting the leadership coalition listed below. Get involved **VOTE NO!**

Dear Endorsers of the Coalition for Our Communities:

Please **take the following steps RIGHT AWAY – and have your members and allies do so as well** – to help us jump-start our New Media campaign to defeat the ballot initiative to eliminate the state income tax:

- **Go to the website** – www.VoteNoMA.com – and sign up on the email list and take the pledge
- Have your Webmaster **grab a site badge/sticker to place on their website**. They are at: <http://votenoma.com/stamps.html>.
If you do, and you would like us to track who signs up for our list coming from your sticker, have your webmaster call Alipes at 617-303-1045 (NB: put the sticker on first and then call.)
- **Send people to the website** for information and talking points. Have them watch the video. Ask them to ask their friends and family to go to the site.
- **Download "The Fact Sheet"** at: <http://votenoma.com/files.php?name=votenoma-facts.pdf>
You can then print it and hand it out at meetings, put it in mailers, etc. **THANKS!**

Harris Gruman, Political Director, SEIU Massachusetts State Council Service Employees International Union, CLC 145 Tremont Street, Suite 202, Boston, MA 02111 / tel: 617-316-0443 / fax: 617-482-6521
email: harris.gruman@seiu.org



Why Vote NO on the Income Tax Proposal?

The income tax question on the ballot this fall is a **reckless proposal** that will have **severe and immediate consequences** for all of us. This binding referendum will take **\$12.7 billion — nearly 40 percent — out of the state budget, driving up local property taxes** and leading to **drastic cuts in services**. Our communities will suffer sweeping education cuts, steep reductions in public safety personnel and further deterioration of roads and bridges. Times are hard enough. Let's not make them worse.

Here's why you should vote NO:

- “This is a reckless proposal that will have severe and immediate consequences for our communities.”
- “The proposal will cost the Commonwealth \$12.7 billion in revenues, or 40 percent of the state budget.
- “This proposal is binding and would become law, effective January 1, 2009.”
- “It will increase the pressure on cities and towns to raise local property taxes.”
- “It's reckless to put our public safety at risk by reducing the number of paramedics, police officers and firefighters. This will lead to longer 911 wait times and fewer officers on the beat.”
- “It will lead to unprecedented and unsustainable cuts in education. Our schools receive a substantial share of their funding from the state government. Class sizes will increase, after-school programs will be cut and schools will close.”
- “Communities will have less money for infrastructure improvements. Our aging roads and bridges will continue deteriorating, posing a threat to public safety. This means more broken roads and potholes and more repair bills for drivers. It also increases the risk of a commuter rail derailment or a bridge collapse.”
- “It will limit access to health care services for seniors, working families and people with disabilities, increasing lines and waits in emergency rooms.”
- “It's reckless to put our fragile economy and job market at even greater risk. Businesses won't invest in a state that refuses to invest in itself.”

Times are hard enough. Let's not make them worse.

Why Vote NO on the Income Tax Proposal?

The income tax question on the ballot this fall is a **reckless proposal** that will have **severe and immediate consequences** for all of us. This binding referendum will take **\$12.7 billion — nearly 40 percent — out of the state budget, driving up local property taxes** and leading to **drastic cuts in services**. Our communities will suffer sweeping education cuts, steep reductions in public safety personnel and further deterioration of roads and bridges. Times are hard enough. Let's not make them worse.

Here's what we know:

- The income tax proposal will cost the Commonwealth \$12.7 billion in revenues.
- That's 40 percent of the state budget.
- This is a binding proposal that will become law effective January 1, 2009.

This reckless proposal will:

- Drive up local property taxes
- Have dire consequences for our communities, putting:
 - Education at risk with:
 - Larger classroom sizes
 - Fewer after-school programs
 - More school closings
 - Health care at risk for:
 - Seniors
 - Working families
 - People with disabilities
 - Public safety at risk with:
 - Fewer emergency response personnel
 - Longer 911 wait times
 - Fewer police officers and firefighters
 - Our infrastructure at risk with:
 - Unsafe bridges
 - Broken roads and more potholes
 - Cuts in service to public transportation
- Put our fragile economy and job market at even greater risk

Times are hard enough. Let's not make them worse.

MENTAL HEALTH SERVICES TO BE ADDED TO HOME CARE PROGRAM BY THE FALL

Fr: Al Norman

ASAPs could be going out to bid for mental health service providers by September, according to a timetable laid out today by EOEA.

During the FY 2009 budget debate, Mass Home Care was successful in getting the General Court to add MH services to the list of services provided under the 1630 home care program. No new funds were earmarked for this service. House MH Chairman Ruth Balsler, and Senate Chairman Gail Candaras helped lobby for this addition to the home care program.

At a meeting of our MH subcommittee, EOEA presented definitions for 4 MH services that would become part of the home care purchase of service package. These 4 services are taken from the definitions used by MassHealth with the Mass Behavioral Health Partnership:

- 1. Diagnostic Evaluation:** an assessment of an individual's level of functioning, including physical, psychological, social, educational, and environmental strengths and challenges for the purpose of diagnosis and designing a treatment plan. (Current MassHealth rate: \$85.83 per hour)
- 2. Couples/Family Treatment:** the use of psychotherapeutic and counseling techniques in the treatment of an individual and his/her partner and/or family simultaneously in the same room. (Current MassHealth rate: \$34.84 per half hour)
- 3. Group Treatment:** the use of psychotherapeutic or counseling techniques in the treatment of a group, most of whom are not related by blood, marriage, or legal guardianship. (Current MassHealth rate: \$8.36 per person per half hour, up to 10 people per group).
- 4. Individual Treatment:** the use of psychotherapeutic or counseling techniques in the treatment of an individual on a one-to-one basis. (Current MassHealth rate: \$69.68 per hour)

* ASAPs will pay MH vendors based on the MassHealth rates shown above, or as periodically adjusted by MassHealth.

* EOEA will be issuing some guidelines on the qualifications to be a provider. ASAPs will not be required to use only MBHP contractors, but MBHP vendors will qualify to respond to RFPs.

* ASAP RNs/CMs will identify clients who need this service. MH contractors will be paid to design a specific treatment plan.

* There is no duration limit set on the treatment plan.

* Any MH services provided will have to be paid for out of the per member per month capitation currently in effect.

* Protective Services clients will be eligible to receive these new MH services

* EOEA will begin to write up specifications to be used by ASAPs uniformly when seeking to procure this new service.

* There will be continuous open enrollment for this plan, with no quotas on slots.

* The 4 services listed above will be added to SIMS

* The group agreed to continue discussions about training for CMs, HMs and HHAs on the issue of identifying MH issues with home care clients. Our members suggested that the BU training was somewhat basic. EOEA is convening 3 workgroups on dealing with clients with 1) complex medical care needs, 2) Alzheimer's/dementia, and 3) MH and substance abuse issues. The purpose of these workgroups is to look at what we are doing for elders now, and how can we do it better.

* We will have more discussions on measurable outcomes for this effort, but for now, EOEA is saying that "access" to MH services is one outcome we can start with.

Please share this information with your home care, ECOP and other casework staff. More details on this exciting new service will come later this summer.

MCOA Briefs: Available Resources

FOR IMMEDIATE RELEASE CONTACT: Kimberly Haberlin August 15, 2008 (617) 973-8767

State Launches New Reverse Mortgage Web Site for Seniors

BOSTON – August 15, 2008 – With the popularity of reverse mortgage loans on the rise among Massachusetts senior citizens, the Office of Consumer Affairs and Business Regulation (OCABR) and the Executive Office of Elder Affairs (EOEA) today launched a new web site, www.mass.gov/reversemortgage, to provide information and guidance to borrowers about these types of products.

Reverse mortgages are loans that enable senior homeowners, typically 62 years and older, to convert the equity in their home into income. Many seniors turn to these types of products to help supplement Social Security income or pay for unexpected expenses. A reverse mortgage lender typically lends the borrower money based on several factors, including the value of the property, the age of the borrower and the accumulated equity in the home. Borrowers have a choice of various payment options, including a lump sum payment at settlement, monthly installments or a line-of-credit that enables a borrower to draw money when he or she chooses, until the line of credit is exhausted. Repayment on the loan is generally not required until the borrower is deceased or does not permanently reside at the property.

“Reverse mortgages are extremely complicated products and consumers, beyond the required counseling, should make every effort to obtain independent legal and financial advice when considering one,” said Daniel C. Crane, Undersecretary of Consumer Affairs and Business Regulation. “It is important to appreciate the costs associated with these loans and that, over time, the loan will deplete the accumulated equity in your home.”

“There are many services available for Massachusetts elders who wish to continue to live in their homes. Seniors should contact their local elder service provider at 1-800-AGE-INFO to learn about what programs and services are available before entering into a complex and expensive reverse mortgage,” said Secretary of Elder Affairs Michael E. Festa. “We remind all consumers that, before they close on a reverse mortgage loan, they must get reverse mortgage counseling from an agency that is approved by the Executive Office of Elder Affairs.”

Consumers who are considering a reverse mortgage are strongly encouraged to:

- Review all aspects of the loan – lump sum, term loan, line of credit – to determine if any of these reverse mortgage options are well suited to their needs.
- Obtain independent legal and financial advice to understand the impact of the transaction including any factors that may trigger repayment of the loan.
- Explore alternative products and resources with a reverse mortgage counselor and independent financial representatives. Often the availability of no-cost or low-cost programs and benefits for home repairs and energy assistance can reduce or eliminate the need for a reverse mortgage.
- Understand all obligations under the loan including the responsibility to pay homeowners insurance and property taxes.

Massachusetts Law provides seniors obtaining a reverse mortgage with some unique protections:

- **Mandatory Counseling:** All reverse mortgage borrowers must obtain counseling from a counselor approved by the Executive Office of Elder Affairs. Borrowers are strongly encouraged to participate in face-to-face counseling. “Comprehensive in-home or face-to-face counseling is invaluable to both borrowers and their families,” said Undersecretary Crane.
- **“Cooling off” Period:** Massachusetts law provides all reverse mortgage borrowers with a cooling off period which gives them the right not to proceed with the transaction for seven days after a loan commitment is issued by the mortgage lender.
- **Program Approval:** Massachusetts law requires all reverse mortgage programs to be approved by the Division of Banks. A list of approved reverse mortgage programs is available at www.mass.gov/reversemortgage. “It is important for all consumers who are considering obtaining a reverse mortgage to ensure that their mortgage lender’s program has been approved by the Division of Banks,” said Commissioner of Banks Steven L. Antonakes.

Len Raymond, Executive Director of Homeowner Options for Massachusetts Elders (H.O.M.E.), an approved reverse mortgage counseling agency in Massachusetts, stated, “A reverse mortgage should be the last resort for seniors. In-depth counseling is critical for any senior who is experiencing financial hardship. While all seniors can benefit by careful long-range planning, they should also be wary of high pressure sales tactics to obtain a reverse mortgage or to use the proceeds of a reverse mortgage to purchase annuities or other financial products.” Additional information and resources can be found at the new web site www.mass.gov/reversemortgage. Reverse mortgages are complicated products and Massachusetts consumers are encouraged to consult the web site or call the Division of Banks at (617) 956-1500 to address any questions they may have. **Homeowner Options for Massachusetts Elders (HOME, Inc.)** can be reached (617) 451-0680 to arrange a presentation or individual counseling.

The Divided We Fail Platform

We believe that the opportunity to have access to health care and long-term financial security is a basic need that all Americans share. We believe it is the foundation for future generations.

We believe all Americans should have access to affordable, quality health care.

We believe...

All Americans should have access to [affordable health care](#), including prescription drugs, and these costs should not burden future generations.

We believe...

[Wellness and prevention efforts](#), including changes in personal behavior such as diet and exercise, should be top national priorities.

We believe...

Americans should have choices when it comes to [long-term care](#) - allowing them to maintain their independence at home or in their communities with expanded and affordable financing options.

We believe all Americans should have peace of mind about their future long-term financial security.

We believe...

Our children and grandchildren should have an adequate quality of life when they retire. [Social Security](#) must be strengthened without burdening future generations.

We believe...

Workers should be provided with [financial incentives to save](#), should have access to effective retirement plans, and should be able to keep working and contributing to society regardless of age.

We believe...

Americans of all ages should have access to tools to help [manage their finances](#), and save for the future and better, easy to understand information to help them increase their financial literacy and manage their money wisely.

We stand as strong champions for the new American dream – to build a 21st century America where these issues are paramount so that all people can have the opportunity for a prosperous future. We also believe that individuals, businesses, health care providers, non-profit organizations, and government must work together to find solutions – personally, privately and publicly. We represent tens of millions of Americans and we believe that all of us share a responsibility for making our society work and restoring peace of mind to all Americans.

This is our platform for positive change and our commitment to current and future generations. **Divided We Fail, but together we can do anything.**

For more information go to <http://www.aarp.org/issues/dividedwefail/> or Please feel free to contact me or Chris Widelo, Divided We Fail Manager at (617)305-0565, if you need additional information or would like another copy of the Support Form. **MCOA has endorsed this effort.**

AARP's Tax-Aide Program is the nation's largest, volunteer-run free tax preparation service. In Massachusetts over 550 volunteers have stepped up to help low and moderate income taxpayers file their taxes. But we are looking for more volunteers for an ever growing need for our services. We want to be sure that more residents in your community have access to tax assistance in 2009, and more volunteers can make this possible.

As an AARP Tax-Aide volunteer tax counselor, you'll:

- Help older adults and individuals with low-income complete income tax returns and take advantage of allowable deductions.
- file federal Earned Income Tax Credit (EITC) for low-income working individuals and families
- help taxpayers avoid paying expensive tax preparation and e-filing fees
- see tangible results and appreciation of your service

Previous tax or accounting experience is helpful but not required. If you file your own taxes each year and are familiar with computers, in addition to having a desire to give your time to help others, you will make a great AARP Tax-Aide volunteer. New volunteer counselors will receive training in the fall and additional Internal Revenue Service-sponsored training in January as well as support throughout the tax season. You will be assigned a "mentor" to help you perform tasks and find the answers to questions that may arise during the tax season, and you will be reimbursed for program-related mileage. In Massachusetts, all counselors are screened for prior criminal activity and must be certified by the IRS. We anticipate that new AARP Tax-Aide volunteers will then participate 8 hours/week during tax season from February 1 through April 15.

Here are some AARP Tax-Aide statistics from the 2007 season that, I think, may impress you:

- We operated over 270 free tax preparation sites throughout Massachusetts
- Filed over 38,000 federal and state returns;
- Brought in refunds totaling over \$7.8 million;
- Made possible \$11,329 in Elderly Credits.;

We need your help getting our message out. If you or someone you know would like to become an AARP Tax-Aide volunteer, please contact us for more information. We thank you for your help.

Sharon Soong, Partnerships & Communications Specialist
Massachusetts AARP Tax-Aide
Sharon1.taxaide@verizon.net 617.361.1593

MCOA Briefs: Member Requests

To Anyone Who is Using ServTracker or My Senior Center: CIRCA is in the process of planning a training for ServTracker and My Senior Center users in early November, location will be the Taunton Holiday Inn. At this time, I am trying to compile a list of all the users of these programs so that we can get the information out to you when the training is confirmed. Please let fill in the form below and email back to me as soon as possible. Thanks. Barbara Farnsworth Hingham

Name of COA: _____

Mailing Address: _____

Telephone #: _____

Contact Person: _____

Contact Person's email: _____

Return this info to farnsworthb@hingham-ma.com

Program Fees: The Board of Selectmen have asked that I inquire to see if other COA's are charging for Program/Activity Fees. Do any charge non residents ? Do any charge a Club (not affiliated with the COA) for using the building that charges fees to the participants? Any help in this matter would be greatly appreciated.

Barbara Place, Freetown Council on Aging, 227 Chace Road, East Freetown, MA 02717

Email: FreetownCOA@aol.com Phone: 508-763-9557 Fax: 508-763-9084

Holiday Planning: Here at the Middleboro COA we are setting up our year of activities now that our activity planner/volunteer coordinator position has been restored. We are looking for new ideas for entertainment for our **Christmas/Holiday event** and for our **St. Patrick's celebration**. These are basically free parties at the COA at 1:00 with an hour or so music, maybe dancing and then some refreshments. Do any of you have names and phone numbers of entertainers you have used that you would recommend? I would be glad to compile that list and get it back to the group. Thanks. Andrea M. Priest, Executive Director, Middleborough Council on Aging, 558 Plymouth Street, Middleborough, MA. 02346, Phone 508-946-2490, Fax 508-946-2489, apriest@middleborough.com

Center Surveys: The Charlton COA is trying to put together a survey for the citizens in town to see how they feel about a new Senior Center: Will they support it, not support it, why, interests, etc. If your COA/town has completed a survey for this reason, would you mind sharing it with us, or any ideas, you may have?

Please contact elaine.kingston@townofcharlton.net

Thank you! Elaine Kingston, Director, Council on Aging/Senior Center, 37 Main Street, Charlton, MA 01507 Tel. 508-248-2231 Fax. 508-248-2379

Center Rental Policy: Are there any COAs or Senior Centers that rent out their space? If so:

How large is the space you rent? (square feet)

What functions do you rent for?

Is the building rented for children's activities (i.e. birthday parties, etc.).

Is alcohol allowed at functions and if so what is the process for obtaining a permit?

Do you have different menu of pricing for Non-profit and For-profit organizations/businesses?

Do you rent for wedding receptions?

Do you require a security deposit?

Who decides what rental/usage request is accepted?

Do you have a janitor at functions?

Do you have a janitor or maintenance person on a regular basis for your building?

If you can, please share any information about your building usage or rental policies.

Thank you so much and I appreciate your responses.

Roberta Lynch, Director, Medfield Council on Aging, The CENTER at Medfield

One Ice House Road Medfield, MA 02052 508-359-3665 (phone) 508-359-4810(fax)

MCOA Briefs: Member Requests (continued)

Accessibility/Ramps: Does anyone know of a wheelchair ramp company, or a possible temporary wheelchair ramp solution? One of our clients needs one to get in and out of her house. She is receiving Hospice right now. I would like to try and find an affordable solution for her. Thank you. Robyn Mitton
reply to coa@hanover-ma.gov

CHARGING FOR VAN: I am seeking information about establishing a charge system for our COA van. Our town manager has become aware that some COAs are charging and has asked me to survey who is charging (and/or seeking donations) and what formulas they might use to charge, i.e., One-way, round-trip, daily, etc. Any information about the process would be helpful including methods of publicizing, initial and ongoing reactions from clients, methods of collecting charges, pricing etc. Thanks for your help. Jim Long. mail to: jlong@ci.mashpee.ma.us

Newsletter Inserts: Has anyone ever had a private group wanting to include a flier in your newsletter to advertise their services for senior citizens. Is this legal? We have such a group requesting this. They are a legit group and well meaning to help out our senior citizens of Townsend. Christine Clish, Director
<mailto:chrisc@townsend.ma.us>

Senior Center's Operating Costs: I am looking for towns approximately my size 7,700 people who have their own senior center and what your operating costs are? Our capital improvement Committee would like to see what other towns are spending. We have 2220 seniors in town. If possible, I need the info by Monday, Aug. 25. Please e-mail me @ rockportcoa@town.rockport.ma.us Thank you for your help.
Diane Bertolino, Director, Rockport COA

Volunteer Recognition Ideas: I'm throwing my first Volunteer Recognition and am tossing around some ideas I have, but I am curious to know yours. Would you mind emailing me what you've done successfully for recognizing volunteers. Thank you. Tracy M. Nowicki, Director, City of Chelsea Elder Affairs, 10 Riley Way, Chelsea, MA 02150 617-466-4370 (w) 617-466-4379 (f)

Van Step Stool: If your center operates its own van, do you use a portable step for passengers to gain access to the van's steps? If so, what type of step do you use (wooden, metal, foldable, Rubbermaid etc.)? Thank you in advance for responding to this inquiry. – Penny E. Gordon, Volunteer and Transportation Program Coordinator, Council on Aging, 83 Pickering Street, Needham, MA 02492, 781-455-7555

Ceramic Molds: The Hudson Senior Center will not be holding ceramic classes because of our new building project. We have a lot of ceramic molds we would be happy to give to anyone who needs them or wants them. Please call the Hudson Senior Center at 978-568-9638 or you can email Janice at jlong@townofhudson.org. I hate to throw them away, but will if I have to. Thank you, *Janice Long, Director, Hudson Senior Center*

Tax Work Off Program and Schools: The Wellesley COA hopes to establish a partnership with the Wellesley Public Schools for ongoing volunteer opportunities as part of their tax work-off program. The director, Gayle Thieme, is looking for COAs that have partnered with schools and wishes to know which activities seniors are responsible for? What activities work, which do not? Any program/operational suggestions would be welcome. Kindly reply to Gayle at: GThieme@wellesleyma.gov. Thank you. Gayle Thieme, LSW, Director of Senior Services, Wellesley COA, 781-235-3961 781-263-1529 (direct line)

MCOA Briefs: Job Opportunities

Council on Aging Outreach Coordinator Town Of Easton, MA

The Town of Easton is seeking qualified applicants for the position of *part time* Outreach Coordinator (21.5 hrs. per week). Minimum qualifications: Bachelor's degree in social work related field or three years experience in working with the elderly; or any equivalent combination of education and experience. Possession of a valid motor vehicle operator's license is required. The responsibilities of the position include performing professional, social service and administrative work in maintaining contact with the Town's elderly, developing programs that would decrease elder isolation and encourage participation in group activities and making referrals as necessary. The rate of pay for this position is \$16.149 per hour with increases thereafter in addition to a liberal fringe benefit package. Required applications may be obtained on the Town's web site, www.easton.ma.us; click on Town Notices; Employment Opportunities; Full/Part time. Interested Applicants should submit a cover letter, resume and the required job application to David Colton, Town Administrator, 136 Elm Street, North Easton, MA 02356. Applications will be accepted until the position is filled. The Town of Easton is an Equal Opportunity/Affirmative Action Employer.

MCOA Briefs: Transitions

Penny Bustard is retiring after 21 years with the Outreach Department in the Harwich Council on Aging.

Join us to wish her well at a luncheon in her honor.

DATE: September 19, 2008 TIME: 11:45 a.m. LOCATION: Harwich Community Center Multi-Purpose Room
COST: FREE – R.S.V.P. is required by calling 508-430-7550. Space is limited so please call today!

Jeanne DeBruin has retired after 17 years as Director of the Lunenburg COA. Jeanne's retirement party is scheduled for Friday, October 3rd at the Harley House Inn, Lunenburg. Cost \$25. RSVP by September 19th to Susan Doherty, 10 Harbor Terrace, Lunenburg, MA 01462 or contact the Lunenburg COA.

East Brookfield COA: Elaine Fahey has left her position as Director and been **replaced by Virginia Allen.**

Scituate COA: Joan Wright has left her position as Director and been **replaced by Florence Choate.**

MCOA Briefs: YouTube

- **NCOA Conference Video: The Many Faces of Aging**
<http://www.youtube.com/watch?v=8Gms2ogdLVE>
- **Beverly COA Volunteer Recognition:**
http://www.johnkerry.com/multimedia/entry/kerry_on_your_corner_beverly/
- **AD: BenefitsCheckUp.org - Find Benefits Programs for Seniors**
<http://www.youtube.com/watch?v=FO96XjS6ZpM>

Please forward all material that you want published in MCOA News to
Janiece@mcoaonline.com

MCOA Briefs: UpComing Events:

Have You Heard? Free Hearing and Balance Seminar

WHAT: The Department of Audiology at the Massachusetts Eye and Ear Infirmary will host our **8th Annual Public Forum on Hearing and Hearing Loss** on Saturday, Sept. 27th, from 9 a.m. to 12:30 p.m. Topics will include medical and surgical treatments for hearing loss, understanding hearing aid technologies and features, and progress in balance research. After the program attendees will have the opportunity to visit with our speakers to ask questions. Details of the program can be found at: www.meei.harvard.edu .Follow the links!

DATE: Saturday, Sept. 27, 2008

TIME: 9 a.m. (Registration opens at 8:30 a.m.)

LOCATION: Meltzer Auditorium, 3rd Floor
Massachusetts Eye and Ear Infirmary
243 Charles Street, Boston, MA

This program is free, but seating is limited. Call 617-573-3265 to reserve a space or R.S.V.P on-line at: www.meei.harvard.edu This forum will feature: Handouts of lecture materials; Real-time transcription of lectures; Assistive listening devices (ALDs) available for use during the lectures. Discounted parking in the MEEI lot. **We hope to see you there!**

Senior Benefits Expo!

If you are deaf or hard of hearing, or are a person with a disability who requires accommodation, please contact Linn Morrill **two weeks before the event** at 617-624-5965 (V), 617-624-5992 (TTY), 617-624-5075 (Fax), or email linn.morrill@state.ma.us – The Commonwealth of Massachusetts and the Executive Office of Health and Human Services proudly present... Sponsored by the Executive Office of Elder Affairs, the Department of Transitional Assistance, the Department of Housing and Community Development, the Department of Public Health, the Department of Veterans Services, the Massachusetts Commission for the Blind, and the Massachusetts Commission for the Deaf and Hard of Hearing.

- Food Stamps and Nutrition
- Fuel and Utilities
- Transportation
- Health and Fitness
- Stroke and Heart Disease Symptoms
- Personal Safety
- Housing
- Programs for People with Disabilities ...and more!

Join us at a location near you for a morning of information and fun!

Featuring a **free** continental breakfast and resource information on: Meet your elected officials and representatives from state agencies and community nonprofits. All are welcome to attend, especially seniors, people with disabilities, caregivers, family, and friends.

Friday, September 5th, 9am - 12pm: **Pittsfield** Council on Aging, 330 North Street, Pittsfield

Friday, September 12th, 9am - 12pm: **Lowell** Senior Center, 276 Broadway Street, Lowell

Tuesday, September 16th, 9am - 12pm: **Peabody** Council on Aging, 79 Central Street, Peabody

Friday, October 3rd, 9am - 12pm: **Bourne** Council on Aging, 239 Main Street, Buzzards Bay

Monday, October 6th, 9am - 12pm: **Boston** City Hall, One City Hall Square, Boston

Wednesday, Oct. 8th, 9am - 12pm: **Taunton** State Hospital, Rick Silvia Gymnasium, 60 Hodges Ave, Taunton

Friday, October 10th, 9am - 12pm: **Springfield** Greenleaf Community Center, 1188 Parker Street, Springfield

Tuesday, October 14th, 9am - 12pm: **Worcester**, VETS, Inc., 69 Grove Street, Worcester

For more information, please call Colleen McHatton at 617-222-7417 or email

colleen.mchatton@state.ma.us

UpComing Events: continued

Samaritans Training on Suicide Prevention with Older Adults

September 18, 2008 8-4 p.m. Hosted by the Beverly Council on Aging *For Professionals working with older adults*; CEU's available for nurses, social workers, licensed mental health clinicians 6.5 hours and 6 hours for EMT's. Space is limited please RSVP to Laurie Grant by September 5th: lgrant@beverlyma.gov or (978) 921-6017.

SPECIALIZED TRAINING WORKSHOPS Developing Support Groups for Individuals with Early Stage Alzheimer's Disease & Their Families

Workshop Objectives:

- Understand the issues that are unique to individuals in the early stages of Alzheimer's disease and their families
- Learn the skills and receive step-by-step guidelines for managing the clinical and administrative challenges in implementing early stage support groups
- Gain the expertise and motivation to expand early stage programs in your setting and region

Topics Included:

- Recruiting and selecting group participants
- Finding and training group facilitators
- Group structure, format, and facilitation techniques
- Managing unique group dynamics, topics, and interactions
- Transitioning people out of groups
- Concurrent groups/services to families

Why Set Up Early Stage Groups?

Individuals who are only mildly impaired by Alzheimer's disease are often willing and able to discuss their concerns but have few opportunities to do so. Their family members also have needs that are different from those providing care in the later stages. Early stage support groups provide a forum to learn more about the illness, deal with emotional reactions, problem-solve and cope with current changes, and plan for the future. This process also encourages people with AD to continue living full and meaningful lives for as long as possible; and informs families about available resources much sooner in the course of the disease.

Trainer Expertise:

Robyn Yale is a Licensed Clinical Social Worker with over 20 years of experience in the fields of Aging and Alzheimer's disease. Since 1986, when she pioneered an innovative support group for individuals in the early stages of Alzheimer's disease and their families, her model has been widely replicated nationally and internationally; and she has conducted hundreds of trainings and workshops on early stage support groups around the world. Ms. Yale has become a leading expert, influential author, and frequent presenter at regional, national and international conferences. In 2002, she received the national MindAlert Award from the American Society on Aging for her work in early dementia.

Where:	Elder Services of the Merrimack Valley, Inc.
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<i>When:</i>	<i>Thursday, September 18, 2008 9 am- 4 pm</i>
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For Reservations:	Janice Boyd 1-800-892-0890 ext. 1321
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UpComing Events: continued

Health Benefits University Choose Your Date September 22 or September 29



Learn some new skills, earn your continuing education credits (CEUs), and get re-energized about the great work that you do with elders and their caregivers. Check it out and register today!

Pre-registration for the following sessions is **required**. **Seating is limited**.
Registration due by September 15, 2008

Health Benefits University

Participants completing this program will be able to understand:

- Medicare A, B, C, and D
- Community MassHealth Programs and eligibility criterion
- Long Term Care Medicaid and the application process
- Long Term Care Insurance: When is it the right choice?

This program offers 4 CEUs for Social Workers. go to <http://www.minutemansenior.org/HBUTraining.html>

Check-In 8:30-9:00am Program 9:00am-3:00pm

Lunch included Monday, September 22 or Monday, September 29

Minuteman Senior Services, 24 Third Avenue, Burlington, MA



Global Approaches to Licensing and Older Driver Safety and Mobility

Welcome: Maximiliane Szinovacz, Director, Gerontology Institute

Panelists: Jim Langford, Monash University Accident Research Centre, Australia,

Lisa Molnar, Univ. of Michigan Transportation Research Institute,

Jessica Costantino, AARP Massachusetts *Safe Roads Now*,

Elizabeth Dugan, GI fellow, author of *The Driving Dilemma*

Discussant: Representative Kay Khan (Newton)

Moderator: Nina Silverstein, Gerontology Institute



Friday, September 26, 2008

11:30-2:00 p.m. (luncheon)

Ryan Lounge, 3rd Floor, McCormack Bldg.

University of Massachusetts Boston

Limited Space, RSVP by 9-18-2008: Timothy O'Donnell

timothy.odonnell@umb.edu, 617 287 7320

**Sponsored by the Gerontology Institute,
McCormack Graduate School of Policy Studies**

Event is free but parking is \$6

MCOA Briefs: UpComing Events – Worth Repeating

NASUA: Comes to Boston – Catch the Spirit of Independence!

24th National Home and Community Based Services Conference,

September 28th through October 1, 2008, Boston, MA.

Make your plans now to join us for exceptional networking and educational opportunities.

You won't want to miss the chance to design your HCBS conference experience! Choose from 5 plenaries, 4 intensives, 30 poster sessions and more than 70 workshops and issue forums.

Register Online Today: www.nasua.org Volunteers Still Needed for this event-Contact MCOA

Fall is Approaching. Take advantage of IGSW's expanding online course catalog

IGSW Online Course Catalog Program Through the IGSW Online Course Catalog Program, participants can choose from IGSW's extensive course catalog, featuring more than 45 accredited online courses in aging. [Visit our Course Catalog ...](#)

<http://www.bu.edu/igsw/education/online/courses.html>

IGSW Online Certificate in Aging Program

Participants can also opt to enroll in the IGSW Online Certificate in Aging Program. Our Certificate program provides up to 29 CEUs and awards participants with a Certificate in Aging from IGSW at Boston University. IGSW online courses are self-paced, flexible courses that can be taken anytime, anywhere. All participants need is access to a computer with an internet connection. IGSW online training programs are especially designed for organizations. For staff training, our programs provide a cost-effective alternative to face-to-face training courses. Organizations can eliminate travel expenses, train staff at several locations, and receive comprehensive reports on learner competency gains. If your organization is interested in finding out more about participating in IGSW's online training programs and would like a guided demonstration of one of our online courses, please contact [Kathy Kuhn](#). Website:

<http://www.bu.edu/igsw> **Institute for Geriatric Social Work** info@igsw.org 617/358-2626

QUIT SMOKING!

Thursday, September 18, 2008 **LOCATION: Worcester Easter Seals Office 484 Main Street – 6th floor**

TIME: 10:30 am - 12:30 pm Help others get the help they need to come to this free two-hour training. Learn about: • QuitWorks • The QuitLine • MassHealth tobacco counseling benefits

To register call (617) 624.5965 by Friday, September 12. For directions to the Easter Seals office visit: www.eastersealsma.org If you are deaf or hard of hearing, or are a person with a disability who requires accommodation, please call Linn Morrill before Sept. 2 at: TEL: (617) 624-5965, FAX: (617) 624-5075, TTY: (617) 624-5992, E-mail: Linn.Morrill@state.ma.us *This free training is sponsored by the Massachusetts Department of Public Health.*

Mass Home Care's 20th Annual Network Conference Surviving at Home in Hard Times

Thursday, September 25, 2008 Hogan Campus Center, Holy Cross, Worcester

Keynote Speakers Senator Marc R. Pacheco, Chair, Senate Committee on Post Audit, Author of "Running on Empty" on the energy cost crisis; and Geoff Beckwith, Executive Director, Mass Municipal Association. Contact "Mass Home Care" c/o Franklin County Home Care, 330 Montague City Road, Suite 1, Turners Falls, MA 01376-2530. For more info Also see MCOA News Late July.

My Life, My Health: Hebrew Senior Life: (Partially repeated from July MCOANews)

Training for An Evidence-Based Health Promotion Program

Stanford University's Chronic Disease Self-Management Program (CDSMP)

Description of CDSMP : The Chronic Disease Self-Management Program (CDSMP), or My Life My Health as we refer to it here in Massachusetts, is a lay-leader participant education program offered to adults with chronic conditions, their family members, friends and caregivers. It is an evidence-based program that promotes the empowerment of people with chronic conditions to take control of their health and to improve the quality of their lives. The Program is a workshop given two and a half hours, once a week, for six weeks, in community settings. Workshops are facilitated by two trained leaders, one or both of whom are non-health professionals with a chronic disease themselves. Subjects covered include: 1) techniques to deal with problems such as frustration, fatigue, pain and isolation, 2) appropriate exercise for maintaining and improving strength, flexibility, and endurance, 3) appropriate use of medications, 4) communicating effectively with family, friends, and health professionals, 5) nutrition, and 6) how to evaluate new treatments. It is the process in which the program is taught that makes it effective.

Application Instruction: Please submit the Application Form and signed Memorandum of Understanding no later than 4:00 p.m. on Friday, August 8, 2008. The two documents may be mailed or faxed to: Jennifer Raymond Director of Evidence Based Programs Hebrew SeniorLife, 1200 Centre Street, Boston, MA 02131, 617-363-8319 617-363-8929 (fax). Once your application is approved, you will receive further instructions to apply for the Stanford CDSMP license. If you have any questions and concerns, please contact Jennifer Raymond at (617) 363-8319 or e-mail JenniferRaymond@hrca.harvard.edu. You can also find additional information on the Stanford website: <http://patienteducation.stanford.edu/programs/>

On the lighter side: From our Past President

Sex Coun(ts) As you all know, I am not at my best in the morning. However, this last weekend I was invited to be one of the judges for the famous Merrimac Old Home Days Bake Off. Even though it meant getting up & out early on a Saturday morning, I agreed (after all, there was food involved).

I also needed to go down a little earlier to set up the Senior Center & Essex County TRIAD table. So I got down to the field, unloaded the truck, set up the table (which was a little smaller than the sign that has the ESSEX COUNTY TRIAD logo). Nat and I taped the sign around the table, so that the edges went around the sides of the table a little bit, set up all the information regarding File of Life, newsletters, etc., and off I went. Nat and Peg sat at the table and could not believe the amount of people that stopped at their table. They also noticed a number of people going by smiling and chuckling. Nat finally decided to get up and look at the table to see why. As you face the table, the sign read "...SEX COUNT..."

Well, now you know why I tell you *not to let me do anything in the morning that can be held against me!* Fortunately, the police thought it was funny when they were directed to our table. I guess Nat (85) and Peg (77) are receiving many calls for ... well you know what.

I wonder what the sheriff's department will say when I send them our TRIAD pictures!

Still laughing, Laura Dillingham Mailman Merrimac COA



MCOA Briefs: Resources from the Office of Healthy Aging-Office on Health and Disability, MA Department of Public Health

Cataract Awareness By Mindy Bell

Hot and sunny summer days often call for wide-brimmed hats, sandals, sunglasses, and other accessories to beat the heat and battle the sun. While a new pair of sunglasses may keep you looking chic for the summer, eye care professionals encourage their use for the practical benefits, such as helping to protect our eyes from UV radiation emitted from the sun's rays.

Keeping our eyes healthy and maintaining good vision are essential to many everyday tasks, from driving a car to avoiding trips and falls in the home. However, a common eye problem that affects over half of Americans by age 80 is cataracts. A cataract is a clouding of the clear lens inside the eye (the part of the eye that focuses light onto the back of the eye that allows us to see images). The lens is made up of water and proteins, and sometimes the proteins inside the lens clump together, which can cause clouding. When the lens gets clouded, vision may become blurry.

Cataracts are most often related to aging, and can occur in one or both eyes. The cloudy area in the lens may start out small, and may not impair vision. Over time, however, cataracts often grow larger and begin to interfere with vision and daily activities. At that point, your eye care professional may recommend treatment to remove the cataract. Common symptoms you may notice if you have a cataract (which may overlap with other eye disorders) are blurred vision and poor night vision, glare that makes lights appear brighter or causes a halo, double vision, and frequent prescription changes in your eyeglasses or contact lenses. Your eye doctor can detect cataracts through a comprehensive eye exam.

Cataract surgery is one of the most common and safest types of surgery performed in the U.S. It is usually quite successful in restoring vision, too. The procedure involves removing the cloudy lens and replacing it with an artificial lens that becomes part of your eye.

Along with advancing age, there are other risk factors that may increase the chance of getting cataracts, including having certain diseases, such as diabetes, smoking or alcohol use, and prolonged exposure to UV sunlight. Wearing sunglasses, avoiding smoking, and consuming a variety of healthy foods, including plenty of fruits and vegetables, may help to delay cataracts.

Remember to get your eyes checked, too. Visit an eye care professional regularly. Along with checking for cataracts, your doctor can screen and monitor for other problems at the same time. If you have a sudden change in vision, you should schedule a visit immediately.

For more information, see:

NIH senior health, <http://nihseniorhealth.gov>

National Eye Institute, NIH, <http://www.nei.nih.gov>

Here are some ideas to inspire your meals and snacks using our bounty of fresh summer produce:

- ❖ Enjoy a diced local peach on whole grain cereal for an energizing breakfast.
- ❖ Build a salad with dark leafy greens, ripe, juicy tomatoes, cucumbers, and other seasonal vegetables.
- ❖ Have sweet corn on the cob to accompany hamburgers and other summer fare.
- ❖ Make a light summer dessert using fresh berries with whipped topping, pudding, or yogurt.
- ❖ Bite into a juicy slice of watermelon for a summer evening snack.
- ❖ Try summer squash roasted, grilled, or breaded and oven-baked.
- ❖ Enjoy peas as a simple side with a variety of main dishes.

Have a delicious and healthy summer!

Reservation Due September 16, 2008

MCOA

Membership Meeting September 19, 2008 Milford's Senior Center

9:30 - 10am Registration

10am- 10:15 Business Meeting
Updates: FY10 Legislative Agenda
Fall Conference Preview

10:15- 12:30pm Program: Double Feature

Reaching Out to Elders: Understanding Food Stamps

Presenter: Lauren Arms Ledwith Food Stamp Program Outreach Director, DTA

Managing Your Energy

- Overview of New England electricity market
- Energy procurement for a new building
- Load response Programs
- Going green buying RECs certificates
- Energy efficiency tips

Presenter: Emily A. Neill Director of Business Development & Community Relations

:

12:30- 1:00pm Buffet Lunch

1:00 - 2:30pm Committee Meetings: *none scheduled at this time*

Registration Deadline is Tuesday, September 16, 2008*(received by noon)

Registration Fees:	MCOA Members	\$20.00
	Non-members	\$40.00

Morning Meeting only \$10. (space and coffee- no lunch)

Note a Council on Aging or Agency is considered a member if your FY2008 Dues were paid or will be paid.

Registrant's Name	Council /Agency
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Number of Members Registered _____ x \$20.00 = _____

Number of Non-members _____ x \$40.00= _____

Morning Meeting Only _____ x \$10.00= _____

Total Due \$_____

Payment or Purchase Order should accompany registration form. Make checks payable to MCOA

Send to: MCOA 116 Pleasant Street - Room 306, Easthampton, MA 01027-2740

Or call: (413)527-6425

Or Fax: (413)527-7138

Directions: Get to I-495 south of Mass Pike. Take Exit 20 and travel on Route 85 towards Milford. The road ends at a light which is Route 16. Take a Right and follow Rt. 16 thru two set of lights. At the third set of lights (City Hall in front of left) turn left on to North Bow Street. The COA is on your left about 1/4 down the street #60. If lost contact Milford COA at (508) 473-8334.