

MCOA News

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

Notes from the Executive Director: December 2008

Please Circulate to Your Staff

MCOA's Weather Cancellation Policy: As we 'enjoy' this winter season, MCOA would like to reiterate its weather cancellation policy. In the advent of inclement weather MCOA may choose to cancel/ reschedule an event. **Attendees should call our telephone numbers for a recorded message on the status on any meeting, 24 hours prior to that meeting: 413.527.6425**

MCOA's Office will be closed for the winter holidays from 1pm Friday, December 19 and we will reopen on Monday, January 5th 2009 at 9am

As we begin this holiday season, the staff of MCOA wishes everyone a happy and healthy New Year. David, Janiece, Peter, Natalie, Rita & Bruce

Enclosed in This Mailing:

- **Budget Outlook from House Speaker**
- **From the Secretary of State's Office– current policy on Records Retention and Disposal**
- **Resources You Can Use from EOE, MA RMV, NCLC, SSA, MBTA, and State Fire Marshall's Office**
- **2009 Planning Calendar– transfer these dates to your new Planner to avoid conflicts**

MCOA Legislative Briefs: Please note the following– Further Legislative Updates Inside

- **As we prepare for the 2009-2010 Legislative Session** on Beacon Hill and down in Washington D.C. we urge our members to bring forward their ideas for proposed legislation. MCOA's legislative Committee chaired by Barbara Farnsworth/Hingham COA will review all requests and provide guidance on submitting legislation. Deadlines to file legislation are by the end of December.
- **Yes Virginia, we are in recession.** But as we face together the possibility of another setback to our collective efforts to make our Commonwealth a better place to age, take comfort in the strength of our network. Because we have broadened our role in our communities, eliminating COAs and closing senior centers is no longer viewed by most as an option during difficult times. Yes, we will face cuts– significant cuts– especially in some locales, but if we work together, keep the lines of communication open, we will get through this. Please remember though 50% of our members have been hired since the last major recession (9/11), the good news is that half of you were around and weathered that storm– some of you have seen several setbacks. Those 'more seasoned' please be on the lookout for the new directors who will need guidance during this difficult time.

December 5th Membership Meeting at Milford COA: Roundtable Report **“Developing New Programs in Hard Times” was the program with in-depth discussion on two new major initiatives: Wellness & Workforce Development.**

The December 5th Program provided an excellent opportunity for the Membership to respond to these two proposals. **The Wellness Planning Team** presented a broad definition of Wellness and then spoke as to why this concept should be an integral part of senior center programming. When we age, we all will face chronic illnesses. This current push is structured to help older adults better managed these challenges through a variety of activities now under the broad definition of wellness. DPH & EOEA have introduced three ‘evidence based programs’ into the field to start, which have a proven track record of promoting “Healthy Aging.” By using a system of master trainers and lead trainers, some of which are volunteers, these programs can be easily introduced at the Senior Center. Senior Centers are seen as focal points for these kinds of activities, with their ability to attract new participants. We envision repackaging some existing senior center activities as “wellness” activities, while also introducing these ‘evidence based programs’ into our curriculums. This ‘new’ concept of senior centers as wellness centers will further strengthen our role in the community.

The second discussion focused on developing and coordinating workforce and volunteer opportunities for older adults at our Senior Centers. The National Governor’s Association has awarded Massachusetts a grant to develop services, programming and policies that will recognize that older adults are a vital part of our economy and can still contribute to our communities. As part of this effort, Senior Centers were identified as community focal points where older adults could go and receive assistance with job placement and volunteer opportunities. On December 5, several existing COA ‘employment’ programs were discussed that include job listings and career counseling services onsite. This new initiative seeks to expand these programs statewide and to include civic engagement opportunities. We presume that ‘most’ senior centers have a computer connected to the internet for public use. We envision that 4 links will be placed on this computer for older adults to access:

1. workforce opportunities linked to the Commonwealth’s extensive career center network;
2. a listing of options to volunteer throughout your community;
3. a link to ‘some’ benefits screening tool (e.g., NCOA’s Benefit Check-Up) so seniors can test eligibility;
and
4. a link to educational opportunities such as lifelong learning and reduced-cost higher education and job retraining programs.

We hope eventually that older adults will be able to access all of this information from the privacy of their own computers at home. Skills building and re-training workshops are also envisioned as future senior center programming possibilities that will further define senior centers as essential community focal points.

Both of these activities are priorities of MCOA, as defined by the Board, the Advisory Council, and the Membership. We envisioned these ‘new services’ as vital low-cost additions to your existing program offerings. Though we anticipate that each community will have to provide some local support, we hope to minimize your individual time commitment by providing ‘templates and packages’ that can be tailored locally. These two initiatives have been chosen for advancement specifically because we anticipate these programs to be ‘low cost’ –which given the financial climate is essential– but also because they are cutting-edge programs that will help redefine our Senior Centers and further make them integral institutions of our communities.

We will be forming Task Forces to continue to plan for these initiatives. Interested individuals should contact David P. Stevens at david@mcoaonline.com or 413.527.6425. The future is here!

MCOA 2009 Planning Calendar

UPCOMING Events: — Circulate to Your Staff

2009

Jan 16	Board Meeting, Worcester Senior Center
Jan 22	North Shore Area Council on Aging (NASCA) Quarterly Meeting, Beverly 12noon
Feb 20	Membership Meeting, Milford COA
March 17	Supportive Day, Milford COA
March 27	Advisory Council, Milford COA
April 24	Board Meeting, Worcester Senior Center
May 12	Joint MPHA/WMACA/ASAP/MCOA Spring Conference, Mass Mutual Center, Springfield
May 14	Volunteer Coordinators Meeting
May 15	Advisory Council, Milford COA
May 19	Supportive Day, Milford COA
June 9	Aging and Dignity Conference, Holy Cross
June 16	Supportive Day, Milford COA
June 19	Membership Meeting, Milford COA
July 16	Advisory Council (Thursday), TBA
August 27	Board Meeting, Worcester Senior Center
Sept 15	Supportive Day, Milford COA
Sept 18	Membership Meeting, Milford COA
Oct 7-9	MCOA Fall Conference Sturbridge Host
Nov 20	Advisory Council, Milford COA
Dec 4	Membership Meeting, Milford COA

TBA = Date or Location to be announced

Regional Meetings:

WMACA	represents the four western MA counties, meets quarterly. Judy White/Monson COA 413-267-4121
CEMACA	represents Central MA, meets 4/year. Betsy Connell/ Worcester EOE 508-799-8030
CIRCA	represents SE MA and Cape Cod and the Islands, meets quarterly. John Magnani/Falmouth 508-540-0196
NSACA	represents greater North Shore area meets quarterly. Contact Diane Bertolino/Rockport 978-546-2573
DUN/MetroWest	Consortium meets regularly. Contact Mary Parcher/Framingham 508-620-4819
Minuteman	Consortium meets regularly. Terri Marciello/Wilmington 978-657-7595
Merrimack Valley	Consortium meets regularly. Roseann Robillard/ Newburyport COA 978-462-8650 or Lynne Stanton/Groveland COA 978-372-1101
HESSCO Area	Consortium meets regularly. Contact Barbara Coghlan/ Walpole 508-668-3330 or Janet Angelico/Wrentham 508-384-5425 or Pat Carty Larkin/Westwood 781-329-8799
Greater Boston	Unaffiliated COAs in Boston, Chelsea, Revere, Winthrop, Somerville, & Cambridge
LOHSC	Meets the 2 nd Friday of each month at MMA/Boston. Contact Bob Cammarata/ Taunton 508-821-1425

UpComing National Conferences:

March 15-19, 2009 Joint Conference of NCOA and the American Society on Aging Las Vegas, NV

MCOA Legislative Update:



DiMASI SEES POSSIBLE 10 PERCENT LOCAL AID CUT

By Jim O'Sullivan STATE HOUSE NEWS SERVICE

STATE HOUSE, BOSTON, DEC. 8, 2008.....Predicting a reduction in state aid to cities and towns of up to 10 percent next fiscal year, House Speaker Salvatore DiMasi said Monday he would seek to help municipalities cut costs by removing an organized labor obstacle that prevents some municipalities from opting into the state-run health insurance program.

Neither Gov. Deval Patrick nor Senate President Therese Murray foreclosed the prospect of local aid cuts up to 10 percent, with all three pointing to flagging revenues. Tax collections through the first five months of this fiscal year are running 1.2 percent off last year's pace, and state leaders are predicting a deepening downturn in the economy.

DiMasi signaled willingness to go along with a version of Gov. Deval Patrick's bid to impose new property taxes on telecommunications equipment, and new receptivity to Patrick's hopes to allow cities and towns to add an extra penny to the meals tax.

"It's a possibility," DiMasi said of the meals tax hike, which he thwarted last year. "We're in different circumstances this year."

The suggestion that local aid could see a 10 percent cut, and that a smaller reduction could be made during the current fiscal year, will likely rattle municipal budget writers who rely on Beacon Hill aid to provide services. State leaders took pains in recent years to increase local aid, which last fiscal year totaled just over \$5 billion, and this year is projected to top \$5.3 billion.

"There's going to have to be some cuts made across the board in fiscal 2010," DiMasi told a group of reporters assembled in his office. "Now how much of a cut local aid will take is a matter of how much. It's not a matter of whether they will take a cut. Barring any super-bailout from the federal government, cities and towns, from all the information that we have, will take a cut. Whether that be five or 10 percent, I suggest it's going to be at least five and as much as 10 percent."

"We really have no idea what that would be," said Murray, calling it uncertain whether the state would have to revisit the current fiscal year's budget. "It's going to be a scary time for everybody. The economy's bad, revenues are not coming in, and we're going to have to look at everything."

The cuts could affect local education aid, DiMasi said, although he called the Chapter 70 account a priority.

After DiMasi's announcement but before a meeting with legislative leaders, Patrick said, "I don't think there is a lot of good news on the horizon. We have done as much as we can to try to hold local aid and school funding harmless, but I've said all along if we need to go deeper we will go deeper."

Murray, headed into the same meeting, said, "Everything's on the table. Things are bad."

State finance documents project a decline in tax collections of roughly 3.6 percent this year, almost a mirror reflection of the 3.8 percent growth budget writers had anticipated this fiscal year, which began July 1.

Indicating how swiftly revenues can change, November revenues missed a lowered benchmark established on Oct. 15 by \$41 million, and would have fallen \$95 million short if not for an unusually large, onetime estate tax payment of \$54m

DiMasi's planned health insurance proposal would strip a collective bargaining provision that requires a 70 percent union vote before municipalities, regional school districts, and planning bodies opt into the Group Insurance Commission. A 2007 law allowed the public entities to opt in, but required labor's assent. Since, according to DiMasi's office, 17 of the state's 351 cities and towns and 19 of 68 school districts and planning agencies have accessed the GIC.

DiMasi said he thought unions would recognize that their health care plans would be unaffected by the shift into the umbrella group, and that they could help save other union jobs by allowing their public employers to trim costs. But, he acknowledged, labor resisted the change two years ago.

"I don't think they like the idea of losing any of their buying power," he said.

"We are, all of us, anxious to make as many opportunities as we can for cities and towns to save money,"

Patrick said, adding, "There's a couple different ways to skin this cat."

A Massachusetts Taxpayers Foundation estimate circulated by DiMasi's office pegged savings at as much as \$764 million in fiscal 2013 and \$2.5 billion by fiscal 2018 if all municipalities joined the GIC.

The new proposal, which DiMasi said he would file in January, would not require local systems to opt into the system, but provide their ruling bodies with the option. Details like individual contributions would be determined locally, through collective bargaining, he said.

MCOA Legislative Update: continued State House News- DiMasi

DiMasi said he was disappointed by local participation.

"I was told that most of the unions would be in favor of this, and they would help the cities and towns opt into GIC, and I have not seen the evidence," DiMasi said.

No legislation regarding transportation financing would arise before the legislative session ends early next month, the North End Democrat said, calling for a comprehensive solution. "The sooner the better," he said, adding he would wait to see Patrick's transportation bureaucracy reorganization package.

The speaker said he would be open to tolls on the New Hampshire border.

DiMasi said he plans to run for reelection as speaker, but ducked a question about whether he would serve the full two-year term.

Asked his position on casinos, he pointed to an industry decline as dubious motivation. He added, "I'm not saying no at all."

Asked whether Patrick would be pleased with his GIC plan to help cities and towns, DiMasi noted that Patrick had campaigned on a promise to relieve property tax pressure, saying, "Wouldn't you if you were the governor?"

Labor leaders criticized DiMasi's move.

Mass. AFL-CIO President Robert Haynes said he didn't "think public sector unions in the Commonwealth of Massachusetts are in the mood to be giving away collective bargaining rights."

"The speaker may be taking the most collective bargaining right I have, to negotiate health care, away from me," Haynes said, calling the proposal "outrageous."

Boston Police Patrolmen's Association spokesman James Barry said local officials were looking to skirt the sometimes arduous process of collective bargaining.

"They can't do the work, they don't want to do the work, they want to bypass negotiations and just slam people in," he said.

Municipal officials said they wished DiMasi had gone further, and struck collective bargaining as a factor from local health care decisions. Geoffrey Beckwith, executive director of the Mass. Municipal Association, said localities should have the same authority as state agencies in designing employee health plans.

"We applaud and appreciate the speaker's strong position recognizing that collective bargaining is blocking the efforts of cities and towns to modernize their health insurance plans and achieve real savings," said Beckwith. "We feel the most effective way would be to go one step further and to remove health insurance plan design from collective bargaining."

Beckwith said local officials would work with lawmakers to limit the impact of the state's budget problems on local aid accounts, calling them vital to any form of economic recovery.

-- END --

12/8/2008

SAVE OUR Senior Centers Task Force: Is actively tracking the impact of the FY'09 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

One Town's Outcome: From Nantucket's *Inquirer and Mirror* By Jason Graziadei I&M Senior Writer

Special Town Meeting voters approved several emergency measures to cover a \$2.4 million deficit in the town budget as well as additional funds for two new water towers. A huge standing-room-only crowd of more than 800 voters turned out for the meeting, well above the necessary quorum of 5 percent of Nantucket's registered voters - or 401 people - required to begin the meeting.

Instead of seeking new tax hikes to plug the budget gaps, town officials crafted a proposal dubbed the "health insurance fund draw-down" in which both municipal employees and the town would stop making their health insurance contributions for five months, reducing expenses enough to cover the deficit.

By approving the draw-down, voters avoided drastic cuts in town programs and sweeping layoffs of municipal workers that would have been necessary to cover the deficit without the passage of articles 6, 7 and 8.

MCOANews: Resources You Can Use: Social Security Local Bulletin

Social Security Administration, 70 Bond Street, Springfield, MA 01104 (413) 785-5891 X3064

CONTACT: DAN MORASKI FROM NOVEMBER & DECEMBER 2008 ISSUES

2009 Cost of Living Increase

Monthly Social Security and Supplemental Security Income benefits for more than 55 million Americans will increase 5.8 percent in 2009. Social Security and Supplemental Security Income benefits increase automatically each year based on the rise in the Bureau of Labor Statistics' *Consumer Price Index for Urban Wage Earners and Clerical Workers* (CPI-W), from the third quarter of the prior year to the corresponding period of the current year. This year's increase in the CPI-W was 5.8 percent.

The 5.8 percent Cost-of-Living Adjustment (COLA) will begin with benefits that over 50 million Social Security beneficiaries receive in January 2009. Increased payments to more than 7 million Supplemental Security Income beneficiaries will begin on December 31.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$106,800 from \$102,000. Of the estimated 164 million workers who will pay Social Security taxes in 2009, about 11 million will pay higher taxes as a result of the increase in the taxable maximum.

Information about Medicare changes for 2009 can be found at www.Medicare.gov.

Medicare Premium and Deductible Rates For 2009

The Department of Health and Human Services (HHS) announced increases in the Medicare premium, deductible and coinsurance amounts to be paid by beneficiaries in 2009.

For Medicare Part A, which pays for hospital, skilled nursing, hospice care and certain home health care, the beneficiary deductible will increase to \$1,068 up from \$1,024, in 2008.

The standard Medicare Part B monthly premium will be \$96.40 in 2009, the same as the Part B premium for 2008. This is the first year since 2000 that there was no increase in the standard premium over the prior year.

The Medicare statute requires that the deductibles and premium be updated annually in accordance with statutory formulas.

The Part A deductible is a beneficiary's only cost for up to 60 days of Medicare-covered inpatient hospital care. However, for extended Medicare-covered hospital stays, beneficiaries must pay an additional \$267 per day for days 61 through 90 and \$534 per day for hospital stays beyond the 90th day in a benefit period - up from \$256 per day and \$512 per day, respectively. For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 will be \$133.50, up from \$128 in 2008.

In 2009, the Part B deductible will be \$135, the same as it was in 2008.

Most of Medicare's beneficiaries choose the optional Part B coverage, which helps pay for physician services, hospital outpatient care, durable medical equipment and other services, including certain home health care.

The Part A premium, paid by only a small percentage of beneficiaries, also is increasing in 2009. For beneficiaries who pay a premium for Medicare Part A coverage, the premium will be \$443. This amount is paid by seniors with less than 30 quarters of Medicare-covered employment (and by certain people with disabilities who are under age 65, have lost disability benefits because of work and earnings and have less than 30 quarters of Medicare-covered employment). Seniors with 30 to 39 quarters of Medicare-covered employment (and certain people with disabilities who are under age 65, have lost disability benefits because of work and earnings, and have at least 30 quarters of Medicare-covered employment) are entitled to a reduced monthly premium, which will be \$244.

States have programs that pay some or all of beneficiaries' Medicare premiums and coinsurance for certain people who have Medicare and a low income. Information is available at 1-800-MEDICARE (1-800-633-4227) and, for hearing and speech impaired, at TTY/TDD: 1-877-486-2048.

MCOANews: Resources You Can Use: Social Security continued

Medicare Prescription Drug Plan Open Season Is Here

The open season for enrollment in the Medicare Part D prescription drug program is here. The “open season” runs through December 31.

The Medicare Part D prescription drug program is available to all Medicare beneficiaries to help with the costs of medications. Joining a Medicare prescription drug plan is voluntary, and participants pay an additional monthly premium for the coverage.

While all Medicare beneficiaries can participate in the prescription drug program, some people with limited income and resources also are eligible for *extra help* to pay for monthly premiums, annual deductibles and prescription co-payments. In 2008, the *extra help* is worth an average of \$3,600; in 2009, it’s worth an average of \$3900.

To figure out whether you are eligible for the extra help, Social Security needs to know your income and the value of any savings, investments and real estate (other than the home you live in). To qualify you must be receiving Medicare and also have:

- Income limited to \$15,600 for an individual or \$21,000 for a married couple living together. Even if your annual income is higher, you still may be able to get some help with monthly premiums, annual deductibles and prescription co-payments. Some examples where your income may be higher include if you or your spouse:
 - Support other family members who live with you;
 - Have earnings from work; or
 - Live in Alaska or Hawaii.
- Resources limited to \$11,990 for an individual or \$23,970 for a married couple living together. Resources include such things as bank accounts, stocks and bonds. We do not count your house or car as resources.

You can complete an easy-to-use online application for yourself or someone you care about at www.socialsecurity.gov. Click on Medicare on the top right side of the page. Then click on “Apply for help with prescription drug costs.” To apply for the extra help by phone or have an application mailed to you, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the *Application for Help with Medicare Prescription Drug Plan Costs* (SSA-1020). Or go to your nearest Social Security office.

And if you would like more information about the Medicare Part D Prescription Drug Program itself, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Social Security Improves Disability Program with Compassionate Allowances

Social Security is making the disability process much faster for people with rare diseases and cancers.

That’s because Social Security has begun the first phase of its Compassionate Allowances initiative — a way to expedite the processing of disability claims for applicants whose medical conditions are so severe that their conditions obviously meet Social Security’s standards.

The improvements to the disability determination process are the result of a series of public hearings where Michael J. Astrue, Commissioner of Social Security, received information from leading experts on cancers and rare diseases. Social Security also has been receiving technical assistance from the National Institutes of Health to ensure that the compassionate allowance initiative is based on sound, up-to-date medical science.

“Getting benefits quickly to people with the most severe medical conditions is both the right and the compassionate thing to do,” Commissioner Astrue said. “This initiative will allow us to make decisions on these cases in a matter of days, rather than months or years.”

Social Security is launching this expedited decision process with a total of 50 conditions. Over time, more diseases and conditions will be added. A list of the first 50 impairments – 25 rare diseases and 25 cancers – as well as more information about Compassionate Allowances can be found at www.socialsecurity.gov/compassionateallowances.

MCOANews: Resources You Can Use: Social Security, continued

Social Security Looks to the Future

With the end of the year fast approaching, many people are already making plans for the New Year — and beyond. As Americans look to the future, so too is Social Security. Recently, the agency released its new Strategic Plan with the motto, “Social Security Benefits America.”

This five-year plan identifies the challenges Social Security faces and the steps needed to meet those challenges head on. This plan charts the course that will enable us to effectively manage Social Security’s core workloads and work toward long-term enhancements of our service to the public. There are challenges, such as the backlog of disability claims and the increasing population of retirees due to the aging baby boomer population. To address these and other challenges, the plan concentrates on four specific goals:

- Eliminate the hearings backlog and prevent its recurrence;
- Improve the speed and quality of the disability process;
- Improve retiree and other core services; and
- Preserve the public’s trust in Social Security’s programs.

The plan also notes the two keys to meeting our goals: Social Security’s dedicated employees and advances in information technology.

Our Commissioner, Michael J. Astrue, has said, “Our workforce is one of our greatest strengths. The challenges we face have not shaken our resolve to provide the vital services Americans depend on. But we will need to rigorously explore and wisely employ new technology. To achieve a strong and modern infrastructure we need to invest in technology. That’s all part of the plan.”

Abraham Lincoln once said, “The best way to predict your future is to create it.” That’s exactly what we’re doing with this plan — creating our future. This Strategic Plan charts the course we will need to take over the next five years to make our vision a reality. Working together with the President, members of the Congress and our stakeholders, we can provide world-class service for generations to come.

You can read the full text of Social Security’s Strategic Plan at www.socialsecurity.gov/strategicplan.html.

Speaker Availability If you would like a speaker from Social Security to address your group on any and all Social Security issues, contact your local SSA Office.

MCOANews: Resources You Can Use— Emmett Schmarsow, EOE

The Executive Office of Housing and Economic Development and the Office of Consumer Affairs and Business Regulation today released a brochure outlining the rights of tenants living in foreclosed buildings. The guide provides renters with information to ensure that they understand the foreclosure process and are not unfairly evicted if the building they live in is foreclosed upon.

The brochure is available online at mass.gov/foreclosure in English, Spanish, Portuguese, Haitian Creole and Chinese. If you are unable to print copies on your own, please tell us how many copies you need in each language, and include an explanation of how you plan to distribute the copies. We have a limited number of copies due to cost constraints, but will do our best to accommodate everyone’s needs.

MCOANews: Resources You Can Use- from National Consumer Law Center

From: owner-energy@lists.nclc.org on behalf of Charlie Harak [charak@nclc.org]
Sent: Wednesday, November 19, 2008 6:59 PM
To: utilitynetwork@smtp.cyways.com; energy@smtp.cyways.com
Subject: NCLC Energy: 4 great rulings from the MA DPU

Yesterday, the Massachusetts Department of Public Utilities issued an order and regulations in DPU 08-104. [Link to 08-104: <http://db.state.ma.us/dpu/orders/frmDocketList.asp>]

The order favorably addresses 4 issues of great concern to low-income households:

1. The Department increased the income-eligibility for the low-income discounts offered by gas utilities to 60% of state median income ["SMI"], which is roughly 250% of the federal poverty level, mirroring the recently-announced increase in eligibility for fuel assistance to 60% of SMI. The DPU had decided a week or two earlier that the discounts for ELECTRIC customers had to increase to 60% SMI as a matter of state law, but added (in that earlier decision) that it had the discretion to increase the GAS discounts to 60%. In this just-announced decision, the DPU has exercised its discretion to increase the eligibility for GAS discounts as well. Thus, all companies (gas and electric) should be offering discounts to customers at or below 60% SMI.

NOTE, however, that the DPU is allowing gas companies to file for waivers from this new ruling, "for good cause shown". We know of at least one smaller gas company that serves a very poor territory and that will be seeking a waiver, likely arguing that so many people in its territory are eligible at 60% SMI that the cost of expanding the discount would be too great. We'll keep everyone posted how that turns out.

2. The DPU expanded the termination protection for households with an infant. Previously, the terminated service would only be restored if the termination had occurred while there was an infant in the home -- that is, the customer had not asserted the protection prior to the termination, so the company did not know there was an infant in the home when the termination occurred. The Department is now expanding this protection so that service will be restored "regardless of whether the nonpayment and resulting termination occurred prior to or after the birth of the infant."

3. The Department has expanded the termination protection for elderly households. Previously, EVERYONE in the household had to be 65 or older to assert the protection, which meant that seniors who took in a minor grandchild, minor relative or minor friend of the family would not be able to claim the protection. The protection has now been expanded so that if the elderly household is low-income and takes in a minor, the protection against termination will apply.

4. The termination protection for households with a serious illness has been improved in two ways. First, nurse practitioners and physician assistants can now certify the illness, as well as doctors. Second, serious illness letters now need only be renewed quarterly (rather than monthly), and if the illness is "chronic", need only be renewed every 6 months (rather than every three months).

As the DPU's order notes, many organizations and individuals offered comments and testimony to the DPU that contributed to this success: The Massachusetts Low-income Weatherization and Fuel Assistance Network; Massachusetts Energy Directors Association; MA Executive Office of Elder Affairs; and the Medical-Legal Partnership for Children.

If you have any questions, feel free to contact me directly.

Charles Harak
National Consumer Law Center
7 Winthrop Sq. 4th flr.
Boston, MA 02110
617 542-8010

MCOANews: Resources You Can Use – MA RMV

FOR IMMEDIATE RELEASE: November 25, 2008

CONTACT: Ann Dufresne 617-973-7014 Ann.Dufresne@EOT.State.MA.US

RMV Initiatives to Reduce Impact of Budget Cuts

(Boston, MA) — Registrar Rachel Kaprielian announced that the RMV has adopted several operational and policy changes to minimize the impact of budget cuts on customer service at all RMV branches.

Earlier this month, the RMV instituted new hours at all branches delaying the opening by a half hour from 8:30 am to 9 am. Hours of operation also changed at the 18 branches that close late at 7 pm on Thursdays. These branches will now be open 10 am to 6 pm.

“The cost cutting move will save the RMV \$40,000,” said Registrar Kaprielian. “Restructuring employee hours and moving branch workers to one shift actually allows us to have more windows open for licensing and registration. Preserving customer service and keeping wait times down is my number one priority during these austere times.” The RMV will also eliminate courtesy notices that are sent to customers for the following services:

1. License renewals
2. Mass ID renewals
3. License reinstatement notices
4. Vehicle Re-inspection notices
5. School bus license renewals
6. Inspector license renewals
7. 7D license renewals
8. Driver’s Education Certificates
9. Junior Operator notification to parents
10. Change of address labels

Registrar Kaprielian noted that the RMV spends over \$600,000 a year on the notices. Many of these service transactions are already available on line at www.mass.gov/rmv. RMV programmers are now working on adding a number of other services to the website such as driver record requests and license inquiries which are expected to help reduce branch traffic and save customers time and money.

Two additional pieces of information

1. Operator licenses can be renewed up to one year prior to their expiration without losing the time remaining on their current license. (For example, if you knew that you would be out of state at renewal time).
2. Vehicle registration reminders will continue to be mailed.

MCOANews: Resources You Can Use – AP Report on MA RMV Changes:

NO MORE NOTICES FOR DRIVER'S LICENSE RENEWALS – The Registry of Motor Vehicles (RMV) will no longer mail you a notice when it is time to renew your driver's license. The new policy took effect on November 3 and applies to the estimated 4.9 million licensed drivers in Massachusetts. Other changes include delaying the opening hours of most branches by a half hour from 8:30 a.m. to 9 a.m. A complete list of changes can be found at <http://www.mass.gov/rmv/>. On the RMV website, a message from Registrar Rachel Kaprielian explains, "Like many businesses across the Commonwealth, the RMV is working to squeeze every penny of savings from our budget in the wake of a drastic downturn in the state's economy. To weather this financial storm, the RMV is adopting operational changes that, we believe, will minimize the impact on customer service in our branches." Registry spokeswoman Ann Dufresne said that the elimination of license renewal reminders and some other reminders will save an estimated \$800,000 per year - part of the \$3 million in savings that the Registry instituted under Gov. Patrick's mandate to cut costs at agencies across the state. Dufresne noted that driver's licenses in Massachusetts are valid for five years and expire on the operator's birthday. She pointed out that all of this information is clearly listed on the front of all licenses and noted a major publicity campaign is underway to publicize the change. Critics say that most people are not aware of the change and argue that this new policy will result in many drivers being cited for driving with an expired license - a criminal offense that could result in fines and/or jail time. They say that there are other cuts that could be made that would not cause such dire consequences. **(Note on December 5, 2008 MCOA's Membership voted to send a letter of concern about these changes)**

MCOANews: Resources You Can Use – from the State Fire Marshal

As you may know, the state Department of Fire Services (DFS) began spearheading a public education effort, Keep Warm, Keep Safe, this past summer. The purpose of this statewide effort is to raise awareness of potential fire hazards this winter as more people turn to alternative heating sources. There will be two events next week to announce this campaign. Please join Secretary of Public Safety & Security Kevin M. Burke and State Fire Marshal Stephen D. Coan to unveil the Keep Warm Keep Safe Public Education Campaign on:

Tuesday, December 16, 2008
10:30 - 11:30 AM
Great Hall
Massachusetts State House
Boston, MA

Thursday, December 18, 2008
10:30 - 11:30 a.m.
Holyoke Council on Aging
310 Appleton Street
Holyoke, MA

This statewide effort includes a tool kit for fire chiefs, print materials in several languages, radio and transit public service announcements in English and Spanish. Members of the media and local fire chiefs are being invited to attend as well as members of the coalition. For more information on these events, please contact Melissa Hurley at Melissa.Hurley@state.ma.us or 781-799-4406.

Coalition members are also invited to display educational materials that relate to winter heating. If you would like to display your materials, then please contact me by Monday, Dec. 15.

Hope you can make one of these events. Best to all during this holiday season.

Donna K. Nelson

Program Assistant to the Deputy State Fire Marshal MA Department of Fire Services P.O. Box 1025, State Rd. Stow, MA 01775 978-567-3149 (direct #) 978-567-3121 (fax) 978-567-3100 (main #)

(Note: At MCOA's Fall Conference State Fire Marshal Coan addressed the gathering to introduce this campaign. MCOA strongly encourages all COAs to include his message/concerns in their public forums/newsletters.)

MCOANews: Resources You Can Use – from MBTA

From: Kathy Cox [<mailto:KCox@mbta.com>]

Sent: Tuesday, December 09, 2008 12:12 PM

To: Kathy Cox

Subject: All MBTA Fare Gates Now Accept Reduced Fare CharlieCards

On Monday, December 8, 2008, MBTA General Manager Dan Grabauskas announced that customers with the Senior, TAP (Transportation Access Pass), Blind Access and THE RIDE CharlieCards may now use all fare gates. We'd appreciate your assistance in distributing this information to the individuals on your mailing lists. I've attached the story from today's Metro below. I've also provided the link.

<http://www.metrobostonnews.com/us/article/2008/12/09/03/5312-72/index.xml>

MCOA Briefs: Transitions – Welcome New Members

- Jacque Beek will be replacing Paula Dolan Pare at the Dennis COA
- John Oelfke will be replacing Harold Smith at the Shirley COA

MCOA Briefs: Transitions – Bereavement

- Norman I. Krinsky, a pioneering researcher into the nature of carotenoids, natural pigments that help prevent certain types of cancer and other illnesses, died at Beth Israel Deaconess Medical Center on Nov. 28 due to complications of leukemia. He was professor emeritus at Tufts University School of Medicine, where he taught for 40 years, and a scientist at the Jean Mayer Center. His daughter is Lisa Krinsky, the Director of the LGBT Aging Project.

MCOA Briefs: Member Request

MCOA President Sharon Lally is asking for help for this research project

From: Lois Camberg [mailto:loisc@rcn.com]

Dear Friends and Family,

This is a project to find out how people at different ages (young adults, middle agers, and older adults) think about certain topics. I am asking you to fill out a very brief survey and forward this request on to lots of other people, including friends and relatives of any age (at least 20 years old). The survey is very short! Just click on the website below. You can respond to 1 or more of 5 questions and then some brief questions about your age, gender, etc., on the second page. Your personal identity is optional...so your answers can be anonymous. We won't even know your e-mail address if you don't tell us.

http://www.surveymonkey.com/s.aspx?sm=AgrBSoknkdxV7MRb4Uz0cA_3d_3d

Thank you for helping us reach 1,000 Voices! Lois Camberg, Ph.D.

MCOA Briefs: UpComing Events:

SAVE THE DATE! Tuesday, May 12, 2009 8:15 am- 4:00 pm

The 20th Annual Elder Care Conference for Western Massachusetts

sponsored by MPHA, MCOA, the Western MA ASAPs, EOEAA and MA DPH
at the MassMutual Center, 1277 Main Street, Springfield, MA

A program for Elder Care Providers, Administrators, Educators and Policy-makers.
CEUs will be offered.

Additional information and registration materials will follow.

Get Connected Tool Kit Training: On January 29, 2009, from 9:00am- 4:00pm, there will be a train the trainer Get Connected Toolkit training held at the Massachusetts Department of Public Health, 250 Washington St., Boston. The Get Connected Toolkit was developed by the National Council on Aging and the Substance Abuse and Mental Health Services Administration in order to build agency capacity in alcohol, medications and depression in older adults. The training will be conducted by Anita Albright, Director of the Healthy Aging and Disability Unit at DPH and a consultant on the development of the Get Connected Toolkit. The Toolkit provides the materials necessary for training staff who work with older adults to:

better understand substance abuse and mental health problems among older adults

become familiar with addressing these issues

effectively screen and refer at-risk older adults to professionals.

The training is **free-of-charge** with the expectation that trainees plan to implement the toolkit in their organizations. In addition to the training, each participant will **receive the Toolkit and 2 free online courses** in mental health and substance abuse offered by the Boston University Institute of Geriatric Social Work.

This is an excellent opportunity to enhance skills in the critical areas of mental health and substance abuse.

Please let me know if you are interested in participating in this innovative program.

Ruth Gabel, MPA Program Specialist Office of Healthy Aging Healthy Aging and Disability Unit Division of Health Promotion Bureau of Community Health Access and Promotion Massachusetts Department of Public Health
250 Washington St.-4th floor, Boston,MA 02108 617-624-5488 ruth.gabel@state.ma.us

MCOANews: Resources You Can Use – Food Assistance

The FoodSource Hotline's hours have been extended. The new hours are: Monday - Friday, 8 AM - 7 PM and Saturday, 10 AM - 2 PM FoodSource Hotline 1-800-645-8333

MCOA Briefs: UpComing Events: Board Training

To : All MA Councils on Aging
From : Host Site Councils on Aging
Re : **Board Training**

Please know that Elder Affairs will conduct three (regional) board trainings this winter at the senior centers noted below. You are cordially invited to attend one of these sessions.

These informative trainings cover a variety of subjects including the roles and responsibilities of board members, staff and volunteers, as well as topics relating to COA services and activities, and an overview of the aging network in Massachusetts. Board members, COA directors and "Friends of the COA" are welcome; audience participation is strongly encouraged.

Registration for all sessions is from 8:30 a.m. to 9:00 a.m.; programs will begin at 9:00 a.m. and conclude around 11:30 a.m. (There is a brief break.) Please confirm your attendance with the site host at least one week in advance. Lunch may be available: if you are interested, please contact the sponsoring COA prior to the program. Thank you.

Training will be conducted by Mr. Emmett Schmarsow, program manager for Councils on Aging and senior centers at the Elder Affairs for many years.

Light refreshments will be served. We look forward to seeing you soon!

January 15th (alt. Jan. 22nd) **Raynham COA** 2215 King Philip St.
Joyce Rodrigue: jrodrigue@town.raynham.ma.us 508-824-2740

January 21st (alt. Jan. 28th) **Waltham COA** 488 Main St. (Rte. 20)
Marybeth Duffy: mbduffy@city.waltham.ma.us 781-899-7228

January 30th (alt. February 6th) **Chelmsford COA** 75 Groton Rd.*
Diane Ryder: dryder@townofchelmsford.us 978-251-0533

The senior center address is in **North Chelmsford*

Additional programs will be offered as time/scheduling permits. In case of inclement weather, please call the host site or 1-800-698-9723. Thank you.

Emmett H. Schmarsow Program Manager for Councils on Aging and Senior Centers, EOEA

1 Ashburton Place, 5th Fl., Boston, MA 02108 (800) 698-9723 (617) 222-7471 (617) 727-9368 (fax)
emmett.schmarsow@state.ma.us

Secretary of the Commonwealth's Records Management Unit can be found at <http://www.sec.state.ma.us/arc/arcrmu/rmuidx.htm> then click on Municipal Disposal Schedules and Instructions scroll down to Specific Document pertaining to Local COAs <http://www.sec.state.ma.us/arc/arcrmu/rmurds/councilonaging27-93.doc>



**COUNCIL on AGING
RECORDS DISPOSAL SCHEDULE
27-93**

Revised 1/93

Municipal Government

**The Commonwealth of Massachusetts
Secretary of the Commonwealth
William Francis Galvin**

COUNCIL ON AGING RECORDS RETENTION SCHEDULE

Information and Procedures

1. *The following is a list of standard records that can be found in the custody of municipal councils on aging. This list includes records and forms currently mandated for their use in carrying out specific statutory responsibilities.*
2. This schedule is arranged alphabetically by the title of the record series.
3. Each disposal schedule has a schedule number and revision date in the upper right-hand corner. The schedule number has two parts, the department number and the schedule's year of origin.
4. Any records series title with an asterisk (*) may be destroyed without the permission of the Supervisor of Public Records, following the expiration of the specified retention period.
5. Each entry on the schedule includes: record series title; form identification, if applicable; legal citation (including statutory references to the Massachusetts General Laws); minimum period for which the record must be maintained; whether or not the record must be retained in hard copy format e.g., if the record cannot be microfilmed and destroyed; and the series number.
6. If the phrase "settlement of levy" is used in the disposition section of the disposal schedule, it designates the closure of all accounts for a particular levy through payment, abatement, or taking of property for taxes.
7. Before submitting disposal requests to the Supervisor, be sure that the records are not subject to any current or pending litigation or public records request, and that the prescribed retention period has fully expired for each record to be destroyed.
8. Records created prior to 1870 cannot be destroyed.
9. To destroy records included on this disposal schedule, the council on aging should submit to the Supervisor of Public Records two copies of a letter substantially in the form suggested here, indicating: schedule number; date of last schedule revision; series number; estimated volume; inclusive dates for each series to be destroyed; and the date of the last audit or settlement of levy, if applicable. Where the disposal period refers "Completion of satisfactory audit or final settlement of levy" After termination," include these or other variable dates so that the eligibility for destruction of the records in question may be checked.
The council on aging should sign both copies of the letter. One copy of this will be returned to the council on aging with the Supervisor's approval. Following receipt of this approval, all records included in the written request may be legally destroyed, subject to any conditions specified thereon. Any record may be retained beyond this time at the discretion of the council on aging.
Original records cannot be destroyed without the written permission of the Supervisor of Public Records.

10. To destroy records that have been microfilmed and that are on the disposal schedule, the council on aging should submit to the Supervisor of Public Records two copies of a letter substantially in the form suggested here, indicating: schedule number; date of last schedule revision; series number; estimated volume; inclusive dates for each series to be destroyed; and the date of the last audit or settlement of levy, if applicable. Where the disposal period refers to "Completion of levy, if applicable. Where the disposal period refers to "Completion of satisfactory audit or final settlement of levy" or "After termination," include these or other variable dates so that the eligibility for destruction of the records in question may be checked. The council on aging should sign both copies of the letter. One copy of this letter will be returned to the council on aging with the Supervisor's approval. Following receipt of this approval, all records included in the written request may be legally destroyed, subject to any conditions specified thereon. Any record may be retained beyond this time at the discretion of the council on aging.
11. To destroy records that are not included on this disposal schedule, refer to the Administration/Personnel (23/89) records disposal schedules. This schedule includes records held in common by various municipal offices. To destroy a record that is not presently included on this disposal schedule or the Administration/Personnel (23/89) disposal schedule, submit a letter in duplicate to the Supervisor of Public Records. The letter should indicate: schedule number; date of last schedule revision; series number; estimated volume; inclusive dates for each series to be destroyed; and the date of the last audit or settlement of levy, if applicable. If possible, attach a photocopy of the record.
12. If items subject to audit are dated with the current fiscal year and have already been audited, they should be retained through the end of the applicable fiscal year (June 30) or later, as necessary. If items subject to audit are dated with the current calendar year and have already been audited, they should be retained through the end of the applicable calendar year (Dec. 31) or later, as necessary.
13. Disposal schedules apply to information, not the media containing the information. If records maintained on electronic media (for example, magnetic tape disk or optical data storage systems) are printed out in an eye-readable format (paper or microfilm), the original electronic records may be immediately destroyed. In this case a permission letter would not need to be sent to the Supervisor of Public Records. If the electronic record is the sole source of the information, it must be treated in the same manner as its hard copy counterparts for the purposes of disposal, and must be maintained in accordance with the disposal schedule.

SAMPLE LETTER TO REQUEST PERMISSION TO DESTROY RECORDS

[Record Custodian's Letterhead]

[Date]

Secretary of the Commonwealth
Supervisor of Public Records
Archives Division-Records Management Unit
Massachusetts Archives at Columbia Point
220 Morrissey Boulevard
Boston MA 02125

Dear Supervisor:

This is to request authorization to destroy the records listed on the [list schedule name here e.g., Council on Aging] records disposal schedule [list schedule number here e.g., 27/93] revised [list date of last revision; this date is on the top right corner of the records disposal schedule] as follows:

SERIES NUMBER	INCLUSIVE DATES
6.1	January 1, 1972 to June 30, 1975
6.4	January 1, 1979 to June 30, 1981

Estimated volume: 2.5 cubic feet

The last audit of accounts of this office was completed on [list date and year here e.g., Sept. 1, 1998]. I certify that to the best of my knowledge these records do not pertain to any current public record request or to any current or pending litigation to which this office is a party.

Very truly yours,

[Signature of legal Records Custodian]

APPROVED: _____
Supervisor of Public Records

27_93

Series name (* =perm not required for destruction)	Legal citation	Disposition period	Hardcopy retention required	Series number	Date last revised
Accident Reports	c.260 s.4	3 years.	No	27.1	1/1/93
Annual Report (to EOE, EOE-SGA)	c.40 s.8B	See Grant Files (Successful Applications), DS-27-93-10.	No	27.2	1/1/93
Annual Report (to Municipality)	c.40 s.8B	Permanent unless contained in Town Report, then after use.	Yes	27.3	1/1/93
Applications for Programs		2 years.	No	27.4	1/1/93
Client Referrals	c.40 s.8B	3 years.	No	27.5	1/1/93
Clinic Attendance Tally Sheets	c.40 s.8B	2 years.	No	27.6	1/1/93
Correspondence		2 years.	No	27.7	1/1/93
Equipment Maintenance and Repair Records		1 year after disposal of equipment.	No	27.8	1/1/93
Equipment Warranties		1 year after disposal of equipment.	No	27.9	1/1/93
Grant Files (Successful Applications)	c.40 s.8B, c.260 s.2	7 years after completion of all terms of grant, retain EOE-SGA permanently.	No	27.10	1/1/93
Grant Files (Unsuccessful Applications)		After final rejection.	No	27.11	1/1/93
Incident Reports		3 years.	No	27.12	1/1/93
Informational Memoranda (from EOE)		After use.	No	27.13	1/1/93
Intake Reports (Client Case Files)		3 years after date of last contact.	No	27.14	1/1/93
Kitchen Audits	c.49 s.8B	2 years.	No	27.15	1/1/93
Ledgers		Permanent.	No	27.16	1/1/93
Meals on Wheels Delivery Records	c.40 s.8B	1 year after audit.	No	27.17	1/1/93
Meals on Wheels Payment Books	c.40 s.8B	1 year.	No	27.18	1/1/93
Meeting Minutes	c.39 s.23B, c.66 s.5A	Permanent.	Yes	27.19	1/1/93
Meeting Notices	c.39 s.23B	1 year.	No	27.20	1/1/93
Monthly Statistics	c.40 s.8B	2 years.	No	27.21	1/1/93
Outreach Reports	c.40 s.8B	2 years.	No	27.22	1/1/93
Participant Directories		2 years.	No	27.23	1/1/93
Position Descriptions (including Volunteer Position Descriptions)		3 years.	No	27.24	1/1/93
Program Instructions (from EOE)		Until superseded.	No	27.25	1/1/93
Receipts		1 year after audit.	No	27.26	1/1/93
Surveys of Services	c.40 s.8B	3 years.	No	27.27	1/1/93
Time Sheets		2 years.	No	27.28	1/1/93
Van Mileage Reports		1 year.	No	27.29	1/1/93
Van Trip Reports		1 year.	No	27.30	1/1/93
Vendor List		After use.	No	27.31	1/1/93
Volunteer Travel Reimbursement Vouchers		After audit.	No	27.32	1/1/93