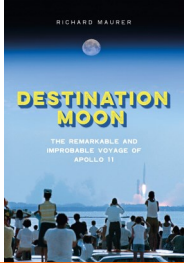


# Among Friends February 2020

Friends of HCOA website: [www.fhcoa.org](http://www.fhcoa.org)



## APOLLO 11



Author Richard Maurer will talk about his latest book Destination Moon: The Remarkable and Improbable voyage of Apollo 11 on **Monday, February 10 at 1:00 p.m.** Learn of the inside stories of NASA's Apollo program which employed almost half a million people at one point, some working seven days a week.

Richard is a Holden resident and an informative and lively speaker. The program is free and open to all. Refreshments follow the program. Please call 508-210-5570 to reserve your seat. Books will be available. If you wish to come for lunch before the program, please call Sue at 508-210-5578 two days in advance.

## JUST A REMINDER ...

... to check the expiration date on your Friends membership card. If your dues have expired, we respectfully ask that you renew your membership. We appreciate our members and cordially invite



## A WOMAN PAINTER IN A MAN'S WORLD

Please join us as we welcome James Welu, Director Emeritus of the Worcester Art Museum on **Wednesday, February 19 at 1:00 p.m.** Mr Welu will speak about "Judith Leyster: A Woman Painter In a Man's World." Judith was a Dutch Golden Age painter who was highly regarded by her contemporaries; however, she and her work were almost forgotten after her death. Her entire oeuvre was attributed to her husband, Jan Miense Molenaer or artist, Frans Hals.



This program is funded by a grant from the Holden Cultural Council & is free & open to all. Please call 508-210-5570 to reserve your seat. We sincerely thank the Holden Cultural Council for their generosity. If you wish to come for lunch before the program, please call Sue at 508-210-5578 at least two days in advance.



**The Senior Center will be closed on Mon., Feb. 17 in observance of Presidents Day.**

### COUNCIL ON AGING BOARD MEMBERS

Susan Sullivan - Chairman  
Richard Mansfield - Vice Chairman  
Wayne Howard  
Maureen Locke  
Eric Johansen  
Faye Ellis  
Nancy Melton

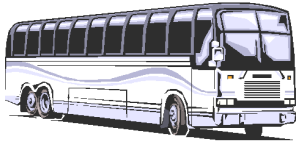
Holden Senior Center  
1130 Main Street, Holden, MA 01520  
**508-210-5570**

**Director:** Louise Charbonneau  
**Secretary:** Maureen Buffone  
**Program Coordinator:** Clare Nelson  
**Transportation Coordinator:** Mary Sloan - **508-210-5573**  
**Outreach Worker:** Paula Earley  
**Outreach Worker:** Dale Hayden  
**Drivers:** John Bianco, Gregg Tivnan,

*The mission of the Holden Council on Aging is to assist seniors and their families by providing services and activities that will enable them to stay independent and living in their own homes for as long as possible.*

**Hours: Monday - Friday 8:00 a.m. - 4:00 p.m.**





# UPCOMING TRIPS



## TRIPS COMING IN 2020:

**Wednesday, March 11 ... Boston Flower Show ...** Depart the Senior Center 8:30 a.m. for the Boston Seaport World Trade Center. This year's Show theme is "**Garden Party: Celebrating Friends & Family.**" At this year's show, we'll celebrate outdoor living and interior plantscapes that inspire us to spend time with the ones we love. Explore plant families, including the beauty of "black sheep" and "everyone's favorites", as well as ways of connecting with each other through our love of nature and gardening. Colorful life-sized gardens and vibrant floral designs incorporate the newest design elements, popular and healthy food gardening trend ideas or adopting sustainable gardening practices and air-cleansing indoor plants. Included will be small-space gardens, homesteading hobbies, edibles-as-ornamentals and family and pet-friendly spaces for outdoor relaxation and entertaining. After approximately 2 hours at the flower show, we will enjoy a plated meal at the Venezia Restaurant. The meal will include Salad, your choice of: Boston Baked Haddock w/seasoned crumb topping; Chicken Parmigiana or Steak Tips w/red peppers and onions; Seasonal Dessert, Coffee, Tea and Water. Additional beverages may be ordered and paid for individually. You will return at approximately 4:30. Cost of this tour will be \$74.00, including driver's gratuity. Last day to register/pay is **February 14, 2020.**



**Wednesday, April 22 ... Foxwoods Casino ...** Depart from the Senior Center at 8:30 a.m. Tour includes exciting Casino Bonus; Delicious Festival Buffet or \$10.00 Food Voucher and \$10.00 Casino Slot Play. Price for this tour is \$35.00/person including driver's gratuity. Return home 5:00 p.m.



**Wednesday, May 20 ... Carole King Tribute ...** Depart the Senior Center for the Danversport Yacht Club in Danvers, MA. **HOME AGAIN** is a tribute to the multi-award winning singer-songwriter Carole King. Carole is arguably the most celebrated and iconic singer// songwriter of all time of the later half of the 20th century in the U.S. having written or co-written 118 pop hits on the Billboard Hot 100 between 1955 and 1999. King scored her breakthrough with the album *Tapestry*, which topped the U.S. album chart for 15 weeks in 1971 and remained on the charts for more than 6 years. She wrote more than two dozen chart hits, many of which have become standards, for numerous artists such as: The Shirelles, The Chiffons, The Drifters, The Carpenters, The Monkees, Herman's Hermits, Bobby Vee & many more! King has made 25 solo albums, her record sales are estimates at more than 75 million copies worldwide. She has won four Grammy Awards, was inducted into the Songwriters Hall of Fame, the Rock and Roll Hall of Fame, is the recipient of the 2013 Library of Congress Gershwin Prize for Popular Song, the first woman to be so honored, and is also a 2015 Kennedy Center Honoree.



Deb DeLucca, joined by her band of seasoned musicians, take the audience on a journey through Carole's impressive and expansive repertoire. Deb De Lucca (Carole) is a singer/songwriter/multi-instrumentalist who has been a professional musician, performing to sold out audiences across the country, since she was 17. Home Again prides itself in recreating an authentic look, feel, and most importantly, sound of Carole King live in Concert. HOME AGAIN is a true celebration of Carole King's anthology and captures the "Beautiful" spirit of a unique time in music history! Plated Luncheon meal choices are Stuffed Breast of Chicken or Baked Schrod. Also included with your entrée are Salad, Potato, Vegetables, Breads, Dessert, Coffee/Tea. Cost for this tour is \$96.00/person including driver's gratuity.

[We would like to ask if you are signing up for more than one trip that you provide a](#)



**The bus companies require us to give them a final number 30 days in advance. If we don't have enough sign-ups by then we are forced to cancel the trip. Please sign up and pay at least 30 days prior to the trip. Thank you for your cooperation.**

## FROM THE OUTREACH OFFICE ...

It's February and love is in the air.....The Outreach Office would love for you to stop by and visit us.

Did you know that Elder Services of Worcester Area is an agency that can assist senior residents in their homes? If you or someone you know could use help with Home Care, Nutrition, Personal Care, Protective Services, Money Management and many more supportive services that enable seniors to remain in their homes, the Holden Senior Center Outreach Office can help you with a referral.

We are here every day to provide information with Housing, Food Pantry, Fuel Assistance, Book Delivery, Help at H.O.M.E., and much more. Please stop in for a visit.



## REMINDER ~ NEW POLICY



In the interest of keeping things simple, the policy for cancelling exercise classes of any kind, will be if the Wachusett Regional School District cancels **OR** delays school, exercise classes will be cancelled.

## FREE LEGAL CLINIC

Attorney Arthur Bergeron from the firm of Mirick O'Connell will be here to offer free 15 minute legal consultations. Attorney Bergeron will be here on **Mon., February 10 from 10:30-12:15. Appointments are required** & can be made by calling 508-210-5570.



## FROM THE FRIENDS ...



February sometimes bring us stormy weather but is also a harbinger of longer days, sunshine and holidays. The Friends are gearing up for our annual fair which will be held on Saturday, November 7. Help is always needed. Join us at our next meeting where you can get involved. We'd love to have you!! Our next meeting will be on Monday, February 3 at 9:00 a.m.

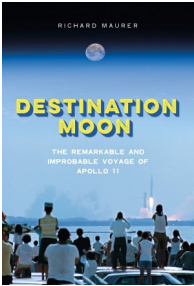
## JOIN OUR "OUT TO LUNCH" BUNCH

Would you like to join a great group of seniors once a month to eat a meal together at one of our local restaurants? The past three months we have shared laughs and memories while meeting at Val's, The Manor & The Wexford House. We meet at the restaurant at 11:30 a.m., order off the menu and pay our own bill. We will all decide what our next restaurant experience will be. Reservations are made under Holden Senior Center. Please call if you'd like to attend at 508-210-5576.

Our plans for Feb.: Feb. 21 - Pepe's Restaurant, Franklin Street, Worcester, 11:30 a.m. (snow date Feb. 28).



# FEBRUARY 2020

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p><b>ANY ACTIVITY (or MENU) CAN CHANGE WITHOUT NOTICE</b></p>	<p><b>FRIDAY, FEBRUARY 17</b></p>  <p><b>FOOD PANTRY DISTRIBUTION</b></p>	<p><b>MONDAY, FEBRUARY 10</b></p> 	<p><b>WED., FEBRUARY 19</b></p> 	<p><b>WED., FEBRUARY 12</b></p> 
<p><b>3</b></p> <p>8-4:00 Billiards 10:30 Tai Chi 12:00 Senior Lunch <i>Chicken Pot Pie</i></p> 	<p><b>4</b></p> <p>8-4:00 Billiards 9:30 Needlework 10-12 Blood Pressure Clinic 10:30 Low Impact Exercise 12:00 Senior Lunch <i>Spaghetti &amp; Meatballs</i> 1:00 Bingo 1:00 Bridge 1:15 Chair Yoga-BEGINNER 2:30 Chair Yoga-ADVANCED</p>	<p><b>5</b></p> <p>8-4:00 Billiards 9:00 Tai Chi 9:30 Needlework 10:00 Scrabble 12:00 Senior Lunch <i>Potato Crunch Fish</i> 1:00 Pitch Party</p>	<p><b>6</b></p> <p>8-4:00 Billiards 10:00 Mah Jongg 10:30 Low Impact Exercise 12:00 Senior Lunch <i>Baked Ham</i> 12:45 Balance Class 1:00 Bridge 2:30 Chair Yoga-MULTI</p>	<p><b>7</b></p> <p>8-4:00 Billiards 8:30-10:30 <b>Morning Glory Cafe</b> 10:00 Poker 10:00 Billiards Lessons 12:00 Senior Lunch <i>Garlic Herbed Chicken</i> 1:00 Cribbage 1:15 Oriol Senior Fitness</p>
<p><b>10</b></p> <p>8-4:00 Billiards 10:30 Tai Chi 10:30-12:15 <i>Free Legal Clinic By appointment only</i> 12:00 Senior Lunch <i>Braised Beef</i> <b>1:00 Destination Moon w/author Richard Maurer</b></p>	<p><b>11</b></p> <p>8-4:00 Billiards 9:30 Needlework 10-12 Blood Pressure Clinic 10:30 Low Impact Exercise 12:00 Senior Lunch <i>Hotdog &amp; Baked Beans</i> 1:00 Bingo 1:00 Bridge 1:15 Chair Yoga-BEGINNER 2:30 Chair Yoga-ADVANCED</p>	<p><b>12</b></p> <p>8-4:00 Billiards 9:00 Tai Chi 9:30 Needlework 10:00 Scrabble <b>12:00 Senior Lunch HOME COOKED LUNCH</b> 1:00 Pitch Party</p>	<p><b>13</b></p> <p>8-4:00 Billiards 10:00 Book Discussion Grp. 10:00 Mah Jongg 10:30 Low Impact Exercise 11:30 Out to Lunch Bunch 12:00 Senior Lunch <i>Broccoli &amp; Cheese Stuffed Chicken</i> 12:45 Balance Class 1:00 Bridge 2:30 Chair Yoga-MULTI</p>	<p><b>14</b></p> <p>8-4:00 Billiards 10:00 Poker 10:00 Billiards Lessons 12:00 Senior Lunch <i>Turkey Supreme</i> 1:00 Cribbage 1:15 Oriol Senior Fitness</p>
<p><b>17</b></p>  <p><b>PRESIDENTS DAY</b></p>	<p><b>18</b></p> <p>8-4:00 Billiards 9:30 Needlework 10-12 Blood Pressure Clinic 10:30 Low Impact Exercise 12:00 Senior Lunch <i>Burger w/Chili</i> 1:00 Bingo 1:00 Bridge 1:15 Chair Yoga-BEGINNER 2:30 Chair Yoga-ADVANCED</p>	<p><b>18</b></p> <p>8-4:00 Billiards 9:00 Tai Chi 9:30 Needlework 10:00 Scrabble 12:00 Senior Lunch <i>Roast Pork Loin w/Gravy</i> 1:00 Pitch Party <b>1:00 Judith Leyster A Woman Painter in a Man's World</b></p>	<p><b>20</b></p> <p>8-4:00 Billiards 10:00 Mah Jongg 10:30 Low Impact Exercise 12:00 Senior Lunch <i>American Chop Suey</i> 12:45 Balance Class 1:00 Bridge 2:30 Chair Yoga-MULTI</p>	<p><b>21</b></p> <p>8-4:00 Billiards 8:30-10:30 <b>Morning Glory Cafe</b> 10:00 Poker 10:00 Billiards Lessons 12:00 Senior Lunch <i>Greek Chicken</i> 1:00 Cribbage 1:15 Oriol Senior Fitness</p>
<p><b>24</b></p> <p>8-4:00 Billiards 10:30 Tai Chi 12:00 Senior Lunch <i>Shepherd's Pie</i></p>	<p><b>25</b></p> <p>8-4:00 Billiards 9:30 Needlework 10-12 Blood Pressure Clinic 10:30 Low Impact Exercise 12:00 Senior Lunch <i>Jambalaya</i> 1:00 Bingo 1:00 Bridge 1:15 Chair Yoga-BEGINNER 2:30 Chair Yoga-ADVANCED</p>	<p><b>26</b></p> <p>8-4:00 Billiards 9:00 Tai Chi 9:30 Needlework 10:00 Scrabble 12:00 Senior Lunch <i>Ravioli w/Vegetable Alfredo Sauce</i> 1:00 Pitch Party</p>	<p><b>27</b></p> <p>8-4:00 Billiards 10:00 Mah Jongg 10:30 Low Impact Exercise 12:00 Senior Lunch <i>Chicken Pesto</i> 12:45 Balance Class 1:00 Bridge 2:30 Chair Yoga-MULTI</p>	<p><b>28</b></p> <p>8-4:00 Billiards 8:30-10:30 <b>Morning Glory Cafe</b> 10:00 Poker 10:00 Billiards Lessons 12:00 Senior Lunch <i>Lemon Pepper Fish</i> 1:00 Cribbage 1:15 Oriol Senior Fitness</p>



## MEDICARE SAVINGS PROGRAMS

**Want to save money on your Medicare coverage?** A new state law in Massachusetts is expanding several Medicare Savings Programs (also known as “MassHealth Buy-in” programs). These programs help older residents and people living with disabilities save money on their Medicare coverage.

If you are a Massachusetts resident with limited income and assets, who is eligible for Medicare, you may qualify for a Medicare Savings Program that will pay your monthly Medicare Part B premium, which is now deducted from your Social Security benefit. In certain cases, a Medicare Savings Program may also pay your out of pocket Medicare Part A and Part B costs and your Medicare Part A premium (if you have one).

Starting January 1, 2020 the income and asset limits for the Medicare Savings Programs are increasing, meaning more people will be able to get help paying for Medicare. If you qualify for a Medicare Savings Program, you will also automatically qualify for Extra Help, a program that will help pay for your prescription drugs under Medicare.

### 3 Easy Steps to See if You Qualify:

**1) Learn about the new income and assets limits:** If your income and assets are at or below the amounts listed here, you may qualify for help from one of several Medicare Savings Programs.

You Are	Your Income is at or below*	And your assets are at or below
Single Individual	\$1,738/month	\$15,720
Married Couple	\$2,346/month	\$23,600

*\*Note that these amounts may increase as of 3/1/2020*

**2) Call** MassHealth’s Customer Service Center by phone at **1-800-841-2900**, or TTY at **1-800-497-4648**, and request a simple 2-page “MassHealth Buy-in” application, or download one from: <https://tinyurl.com/MassMSP>

**3) Apply:** **On or after January 1, 2020** submit your completed application to MassHealth to see if you qualify.

### FREQUENTLY ASKED QUESTIONS:

**If I qualify for a Medicare Savings Program, how much money could I save?** How much you might save depends on a number of factors., but if you meet income and asset limits, your savings could be significant. Here’s an example: A 79 year old person with \$17,000 in Social Security income could see a drop in annual out of pocket health care costs from approximately \$6,000 per year to \$600.

**What types of income and assets are counted in the application process?** Types of income that are used in deciding if you qualify are: Social Security, pensions, federal veterans’ benefits, annuities or trusts, dividends and/or interest, income from a job, rental income and income from other sources. Types of assets that are used include: savings and checking accounts, a second care, certificates of deposit, stocks, bonds and mutual funds. (Primary home ownership is generally not counted as an asset in determining eligibility for a Medicare Savings Program.) The MassHealth Buy-in application includes a section for listing both income and assets for you and a spouse if you are married.

**When should I apply?** You should submit a completed application on or after January 1, 2020. If you apply before that date your application will not be reviewed using the new higher income and asset limits. If you applied prior to January 1, 2020, and were previously denied, you should review the new income and asset limits. If your income and assets are at or below those amounts, you should reapply on or after January 1, 2020.

**If I qualify, what part of my Medicare coverage can I get help with?** It depends on your income and asset level and your current coverage, but if you qualify for a Medicare Savings Program, it will pay your monthly Medicare Part B premium and in certain cases may also pay your out of pocket Medicare Part A and Part B costs and your Part A premium (if you have one). You will also get extra help paying for your Medicare Part D prescription coverage premium and Part D copays.

**If I apply for “MassHealth Standard” will I still get the Buy-In?** If you apply and qualify for MassHealth Standard, your coverage could include the benefits of a Medicare Savings Program, also known as a MassHealth Buy-In. Contact Customer Service for more information on your individual coverage.

**When does coverage begin?** If you qualify, your coverage begins on the first day of the calendar month after MassHealth determines your eligibility. In some cases, coverage may begin as early as three months before the month you applied.

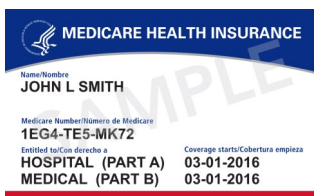
**How do I apply?** You can request a MassHealth Buy-In application by calling the MassHealth Customer Service Center by phone at **1-800-841-2900** or TTY at **1-497-4648** or you can download one from <https://tinyurl.com/MassMSP>

**MassMSP**

Mail or fax your completed application to: **Mass Health Enrollment Center**

**Central Processing Unit**

**P. O. Box 290794  
Charlestown, MA 02129-0214**



800



# MARCH HAPPENINGS

...



March 3 ... Primary Election



March 18 ... Reading Labels and Nutrition

March 23 ... Suffrage and Women's Rights  
A live performance by Lynne Lydick

## FRIENDS OF HCOA

### I WOULD LIKE TO:

- Renew My Membership
- Become a New Member

Enclosed is my \$5.00 Donation  
Please Send My Membership Card To:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

You can stop by the Senior Center to join or mail your

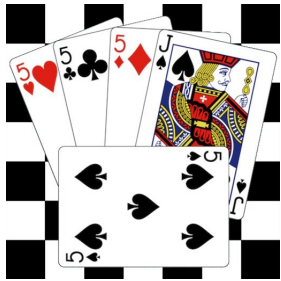
## AARP TAX HELP

We are trying to re-establish our center as a tax help site. We will have two days in March where AARP volunteers will be here to help with tax preparation. Those days, Fridays, March 13 and March 27, we will have 3 volunteers here from Noon-4:00 p.m. Appointments are limited and **required** by calling 508-210-5570. The Tax Counseling for the Elderly Program (TCP) provides free tax assistance to people who are 60 and older. IRS certified volunteers provide free assistance and basic income tax return preparation with electronic filing to qualified individuals. More details



## CALLING ALL CRIBBAGE

### PLAYERS!!



Love a good, friendly  
came of cribbage??  
We've got just the group  
for you! Come by Friday  
afternoons at 1:00 p.m.  
and enjoy a good game  
of cribbage and enjoy

the company of new friends. No need to  
reserve ~ you're always welcome!!

## VALENTINE'S HOME COOKED LUNCH

We cordially invite you to our Valentine's home cooked lunch on **Wed., February 12 at Noon**. Our lunch will be a delightful boneless chicken & rice dish with broccoli, roll & butter, ice cream sundae & a beverage. The cost of this lunch is \$2.00 per person. Reservations are **REQUIRED** & will be accepted through Friday, Feb. 7 or until we reach capacity. The cost of your ticket has been subsidized through a generous anonymous donation for this purpose. We sincerely thank this kind-hearted donor for his/her generosity.



*Distribution of this newsletter is made possible, in part, by a grant from the Massachusetts Executive Office of Elder Affairs and the Friends of HCOA, Inc.*

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