

The Cameron Senior Center and the Westford Council on Aging telephone number is 978-692-5523.
MISSION STATEMENT: *The Cameron Senior Center is a community focal point where older adults come together for services and activities that reflect their experience and skills, respond to their diverse needs and interests, enhance their dignity, support their independence and encourage their involvement in and with the center and community.*

COUNCIL ON AGING STAFF

*Joanne Sheehan
Director of Elder Services
Judith Ramirez
L.I.C.S.W./Social Worker
Annette Cerullo
Elder Outreach Coordinator
Claire France, Records Supervisor
Marjorie Hunter, Registrar
Jean Mahoney, Registrar
Eugene Jungbluth, Lead Van Driver-Admin.
Laura Mathis, Lead Van Driver-Dispatch
Marie Lawrence, Nutrition Site Manager
Mary Sudak, Evening Supervisor
Christopher Mitchell, Maintenance
Angela Gagne, Volunteer Coordinator*

**COUNCIL ON AGING
BOARD MEMBERS**

*Helena Crocker, Chair
Robert Tierney, Vice Chair
Nancy Cook, Clerk
Dorothy Hall
Cecilia Healy
Patricia Holmes
Ret. Chief George Rogers*

**FRIENDS OF THE CAMERON
OFFICERS**

*George Rondeau, President
Aurea Rondeau, Vice President
Joyce Cederberg, Secretary
Marie Lawrence, Treasurer
Marjorie Hunter, Asst. Treasurer*

*This Newsletter is a combined January and February 2010 issue.
Our next Newsletter will be March 2010.*

**SHOVELING, PLOWING OR
SANDING**

Do you have a neighbor who may not be able to shovel or needs to be snow plowed? If you or a family member are able bodied and would like to get involved we can pair you up with someone. Call us at 978-692-5523.

INCLEMENT WEATHER

If, due to poor weather conditions, the Westford School System is closed the Senior Center will not be open for activities. Be safe and call ahead at 978-692-5523. In the event of a prolonged power outage or extremely unusual weather conditions caused by storms, the Blanchard Middle School on West Street will be utilized as a shelter for any person that may be in need of this service. Call the Police at 978-692-2161 if you need their assistance.

WISDOM WORKS

This is an employment program to help you increase your income and enhance your quality of life. This four week job search training workshop helps teach techniques; and consists of a two hour session each week. Completion of this workshop will allow members to rejoin the workforce, earn additional income, and receive psychological benefits of employment. The trainers are local Human Resource Professionals. The class schedule will be based on availability one night per week beginning in February 2010. Enrollment is limited to fifteen, age 50+ call to register at

978 692-5523. The fee is \$10 and you must commit to the entire _ week session.

FEBRUARY LUNCHEON

Tired of the cold weather already? We have just the solution. Please join us for our **“Snowflake Luncheon” on Thursday, February 10th from 10:30AM-2 PM at the Franco-American Club.** The catered Turkey Dinner will be prepared by Shirley Caterers and served around Noon. Entertainment will be Mel Simon’s “Prescription for Laughter” plus a surprise. Call for reservations by February 3rd at 978-692-5523. A \$7 fee is due at registration time. We hope to see you there!

ST. PATRICK’S DAY LUNCHEON

Wear your green and come out and join us for our annual **St. Patrick’s Day Luncheon on Tuesday, March 16th, from 10:30AM – 2PM** at the Franco American Club. We will be having a corned beef and cabbage dinner provided by The Inn at Robbins Brook. You need to be seated for lunch by 11:45 AM. Entertainment will be provided. Reserve your seat by March 8th at 978-692-5523; a \$7 fee is due at registration.

RESTAURANT REVIEW

Ladies, be sure to mark your calendar for our next outings on **Wednesday, January 27th at 11:30 AM at the “Outlook Restaurant” at Nashoba Ski on Powers Road and Wednesday, February 24th at 11:30 AM at the “Westford 99” on Littleton Road.** Please pre-register at 978 692-5523 so we can call the restaurant with a head count for adequate seating. When you arrive you can check in under “Westford Senior Center”. Bon Appétit.

CENSUS

It is important that all residents take the time to complete and return the Town and Federal census form that you will receive in

the mail for 2010. The Council on Aging receives funding and grants based on the elder population of residents age 60 and over every decade. Please do not ignore these important documents. If you would like help completing this form please call Annette our Outreach Coordinator at 978 399-2326.

VOLUNTEER MEETINGS

We invite you and a friend to attend any of the upcoming planning meetings at the present Senior Center as we make decisions for 2010.

Food Pantry: volunteers to discuss new secure space, policies, schedule, duties, inventory control, solicitations for donations and other items. Thursday, January 14th

12:30 – 1:30 p.m. snow date Jan. 15th

Women’s Breakfast: volunteers to plan calendar, secure speakers and meal providers and more on Thursday, January 21st 12:30 – 1:30 PM snow date Jan. 22nd.

Thrifty and Gift Shop: volunteers to learn about new space, determine layout, staffing, pricing, sorting and policies on Thursday, January 28th 12:30 – 1:30 PM snow date Jan. 29th.

Library Reading Room: learn about new space, recommend shelving, determine source and type of materials (hardcover, paperback, news), and develop policies etc., Thursday, February 25th 12:30 – 1:30 PM snow date Feb. 26th.

DID YOU KNOW???

HEATING SAFETY

According to the Massachusetts Dept. of Fire Services, HEATING is the #2 cause of home fires, causing over 14,000 fires in the last 5 years. KEEP WARM; KEEP SAFE!!!

- ALARMS: Have smoke detector outside of the bedrooms. Check smoke detectors and carbon monoxide monthly and change batteries twice a year when you change your clocks.

- **FIREPLACES/WOOD STOVES:** *Have your chimney professionally cleaned each year* and keep all flammable items at least 3 feet away. Dispose of ashes in a metal container, with a lid, away from the house, garage and porch.
- **SPACE HEATERS:** Do not use space heaters as your primary source of heat. Keep items at least 3 feet away from it. Use heavy duty extension cords. Turn off before going to bed or leaving the house.
- **NATURAL GAS:** Have your furnace checked yearly. Move outdoors if you smell something like rotten eggs or suspect a leak. Do not turn on/off light switches to prevent a spark. Dial 911.
- **OIL:** Check furnace yearly and don't let your tank go below one quarter.
- **CARBON MONOXIDE** is known as the "silent killer". Heating equipment is the leading source of carbon monoxide in a home. Install alarms on every level of your home. Don't use the gas stove for heat. Keep exhausts/vents clear of drifting snow and bushes.

INCOME TAX HELP

Hal, the volunteer tax expert, will be back this year to complete your 2009 Federal and Massachusetts income tax returns. This is a free service sponsored by your Senior Center. Please call the Senior Center at 978-692-5523 to schedule an appointment. Hal has all the tax forms that are needed to be filled out – you do not need to bring any blank forms with you. If you are filing a Massachusetts return for the Circuit Breaker refund it is important to mention that when you call for an appointment. This year we are located at 10 Church Street (rear entrance) United Methodist Church.

What to bring with you:

- Form MA 1099-HC. It is very important to bring this form if you have private health insurance since the insurance company's name and tax identification

number and your subscriber number has been entered on the tax return.

- W-2s, SSA-1099s, 1099s (DIV, INT, B, G, MISC, etc), Schedule K-1s, 1098s, etc
- The amount and date of any federal and Massachusetts estimated tax payments that you made.
- The four quarterly property tax bills that you paid in calendar year 2009 (the bills were due on 1 Feb 09; 1 May 09, 1 Aug 09, and 3 Nov 09). If it very important that you either bring the four bills that you paid in 2009 or a transcript of payments from the Tax Collector's office.
- The four water bills that you paid in calendar year 2009.
- Your 2008 federal and state tax return.
- If you sold any stock or bonds, bring the date that you bought the stock or bonds and the amount that you paid for them.
- If you have any mutual funds, bring any information, provided by the mutual fund, concerning how much of the dividends are exempt from Massachusetts income tax or are from federal or Massachusetts obligations.
- NEW for 2009:
- If you bought a main home in 2008 or 2009, you may qualify for a rebate even if you are not required to file a federal tax return. Bring the date that you closed on the home and the purchase price.
- If you bought a passenger car, light truck, motorcycle, or a motor home after 16 Feb 2009, the sales tax can be added to the standard deduction. Bring date of purchase and the sales tax paid.
- If you added insulation, installed energy efficient heating, air conditioning, and hot water systems, or installed energy efficient windows and doors to your home in 2009, you may qualify for a credit on your tax return. Where you bought the energy efficient systems, windows, and doors can tell you if they qualify. Bring date paid,

date installed and dollar amount for each type of improvement.

- If you have income from working in 2009, you may qualify for a rebate even if you are not required to file a federal tax return.
- If you received a government pension (federal, state, county, or municipal) in 2009 and your government work was not covered by social security, you qualify for a rebate even if you are not required to file a federal tax return.

CIRCUIT BREAKER 2009

- Maximum credit: \$960
Minimum Age: 65(as of 31 Dec 09). If filing a joint return, only one needs to meet the minimum age requirement.

- Maximum Total Income:
 1. Single - \$51,000
 2. Head of Household - \$64,000
 3. Joint Return - \$77,000
- Maximum Assessed Value of Home: \$788,000(only applies to homeowner)
- Renters are eligible for the circuit breaker providing they do not receive any federal or state rent subsidy or rent from a tax-exempt entity(e.g., housing authority)

If you would like more information about this law, please contact the Massachusetts Department of Revenue's Customer Service Bureau at 1-800-392-6089. We encourage all to file taxes for 2009. You must file income tax to benefit for this credit even if you do not owe state income tax.

FINANCIAL INFORMATION READY FOR ANYTHING

A good retirement means you're ready for anything. After years of work, you now have the opportunity to experience the retirement you've always wanted. By taking some time now to prepare for life in

retirement, you'll be more likely to enjoy everything you've dreamed about. To get started, join us on **Thursday, January 28th from 2 – 3 PM** at the Senior Center for our **FREE Smart Choices in Retirement** seminar. You'll learn ten principles to help make your money last with the goal of providing a stable, steady retirement income. That's one of the best ways we know to help you prepare for the future. This seminar will be presented by Marshall-Ben Tisdale, Financial Advisor of Edward Jones. Seating is limited so reserve your place today by calling 978 692-5523.

FUEL SAVINGS PROGRAM!

Are you in need of assistance with paying your oil bill? We are working with Concord Oil and JA Healy & Sons Oil Company to help with the cost of your heating oil again this winter. If you are currently heating with oil and a member of your household is age 65 or over, we would like to help. This program is not for everyone. It is for those who are struggling to pay their fuel bill along with other bills.

It is as easy as one, two, three: (1) Complete "Friends of the Cameron Senior Center" Fuel Savings application (2) Include a donation of \$10.00 made payable to The Friends of the Cameron Senior Center (3) Advise as to which oil company you currently use. You will receive a discount of .12 cents per gallon in addition to any other Senior Citizens discounts that apply from your dealer, once your application is reviewed for eligibility by the Council on Aging. If you are currently a customer of another oil dealer, please give Joanne a call with the name of your oil dealer and she will contact them to see if they would like to participate in the Fuel Savings Program. We will try to assist as many residents as possible. Call us at 978-692-5523 or stop in at the Senior Center today for your Fuel Savings application.

FUEL ASSISTANCE

Fuel Assistance income eligibility guidelines are: annual income for a household **family size of one - \$29,126 and family size of two – 38,087**. Appointments for new applications are now being scheduled. Call 978-692-5523 to set up a 45 minute appointment. You may qualify for heating repairs or cleaning along with energy saver appliances. When you call to schedule your appointment ask for the additional information that you will need to be mailed to you.

CITIZEN'S ENERGY

If you are in need of fuel oil please take advantage of the Joseph Kennedy Fuel Oil Program. You do not have to be on fuel assistance to qualify for this program. If you are on fuel assistance, you must use up your fuel assistance allotment before applying for the Citizen's Energy Program. Call Community Teamwork at 978-459-6161 and ask for the Citizen's Energy Program. They provide a one time delivery of 100 gallons of oil at 40%. Inquire early there is a limited supply available.

GOOD NEIGHBOR ENERGY FUND

The fund is available to any qualified Massachusetts resident who is not eligible for state or federal fuel assistance, but due to financial difficulty, cannot meet a month's fuel expense. A one time payment of \$300 is available. To qualify, an applicant's gross household income must fall within these ranges:

2009-2010 Guidelines for a family of:

- 1: \$29,126 - 37,834
- 2: \$38,087 – 50,783
- 3: \$47,049 – 62,732
- 4: \$56,011 – 74,681

You must apply at the Salvation Army's office closest to you. The Lowell office is at 978-458-3396.

FREE ENERGY

If you are approved for Fuel Assistance, you may also qualify for the following free energy program: **Weatherization:** Renters (excluding heat included in rent) and homeowners are eligible for this program. You may qualify to have free insulation, weather-stripping and air sealing added to your home by Community Teamwork, Inc. approved contractors. All weatherization work is inspected by CTI'S Energy Advisors. For more information and to determine if you qualify call CTI at 978-459-6161.

FOOD PANTRY

The community Food Pantry is located at the Senior Center and staffed by volunteers. The dates for **January** are as follows:

- ❑ The fourth **Mondays, January 25th and February 22nd** from 1:00 - 3:30 pm.
- ❑ The third **Wednesdays, January 20th and February 17th** and the third **Thursdays, January 21st and February 18th** from 8:30-11:30 AM

MEALS ON WHEELS

Are you homebound, age 60 and over, and unable to prepare a hot meal? Let us assist you Monday through Friday by delivering meals to your door around noontime. Call 1-888-892-0890 for more information.

LUNCH

The Merrimack Valley Nutrition Program provides anyone age 60 and over, or couples with one partner having reached the age of 60, with low cost nutritional meals at Cameron, Monday – Friday at 11:30 AM. Call 978-692-4480 a minimum of two days in advance between 10:00 - 11:00 AM to make your reservation. The donation is \$2.00.

ASK OUR REALTOR – Local real estate agent Kathy Cunningham of Coldwell Banker will be here at the **Senior Center on Monday, February 8th, from 10:00 – 11:00 AM** to answer any questions or concerns you may have regarding real estate matters. Please sign up by calling 978-692-5523. Refreshments will be available.

ASK THE LAWYER

Free legal service is available to all Westford seniors age 60 and over by appointment only on **Wednesday, January 20th from 9:30 – Noon** call 978-692-5523 to reserve a time with an Attorney from Attorney Leslie Madge's office.

ACTIVITIES

The Senior Center will be closed on Friday, January 1st for New Year's Day, Monday, January 18th due to the Martin Luther King Holiday and Monday, February 15th for Presidents Day.

Confirm class dates with your instructors.

AEROBICS with Elaine Wednesdays at 9AM and Fridays at 8:30 AM. The fee is \$3.00 per class.

BINGO – Fridays, 6:45-9 PM. Doors open ½ hour early. **In case of inclement weather, call before 4 P.M. at 978 692-5523.**

BODY MOVEMENT FITNESS

With Instructor Debbie on Mondays from 10:30 – 11:20 a.m. Fitness class with emphasis on grace and balance. There will be chair, mat and bands for core muscles and limbs. Fee is \$3. Debbie is certified nationally with a CPT, BS & MA in all areas of fitness.

BOOK DISCUSSION GROUP

Due to the Martin Luther King holiday, the January meeting will take place on Friday, January 15th at 10 AM to discuss the

biography “Mistress Bradstreet: the Untold Life of America’s first Poet”, by Charlotte Gordon. Due to the President’s day holiday, the February meeting will take place on Friday, February 12th at 10 AM to discuss the novel “The Coral Thief”, by Rebecca Stott. Copies of the current discussion books are available at the Library. During renovations, the meetings will take place at the J.V. Fletcher Library.

BOOKMOBILE

The J.V. Fletcher Library bookmobile is scheduled to stop at the Senior Center on **Wednesday, January 13th and February 3rd at 10:45AM.**

BOWLING

Wednesdays at 9:15 AM at Brunswick Lanes in Lowell. Call Mary at 978-692-6867 for more information.

MEN’S BREAKFAST

The January Men’s Breakfast will be held on **Tuesday, January 12th at 8 AM** at the Senior Center. Our guest presenters will be Angela and Graham Rowe from Concord Travel and will begin at 8:30 AM. The date of our **February Breakfast is the 9th** and will follow the same time schedule. We look forward to seeing you there. Please sign up for the breakfast by calling 978 692-5523 or email at jramirez@westfordma.gov. If you have any questions call Judy at 978 399-2325. *** Please note our weather policy***- if Westford School system is closed or delayed due to inclement weather then our activities are canceled including this breakfast.

CONTRACT BRIDGE

Advanced Players: meet on Fridays from 12:30 – 4:00 PM. All players are required to stay until 4:00 PM.

DUPLICATE BRIDGE

An informal group has formed and will be meeting once a month on the fourth Monday from 12:30 – 4 p.m. You must pre-register each month with Peter at 978 692-8383. We need exactly 8, 12 or 16 players.

BUSY FINGERS – This group meets every Monday & Wednesday, 1-3 P.M. to make knitted and crocheted items. Great conversation!

CANASTA – has a lively and fun group that currently plays every Thursday from 1:00-3:30 P.M. Feel free to join us.

“FITNESS CHEER” Chair Movement - Tuesday and Thursday 10:45 – 11:30 A.M.... This is our popular gentle exercise class that includes all elements of Body Conditioning and Aerobic Activity, breathing techniques, stretching, toning and gentle core muscle workout. Hand weights and stretch bands maybe used and are provided as well as optional for the participant. The fee is \$3.00 per class.

CRIBBAGE

Meets every Wednesday from 1 to 3 PM.

CURVES

Westford Curves is proud to offer senior women the ability to join our club at not cost to you under the Silver Sneakers program. They have women members from ages 18 – 88. They pride themselves in offering a fun, safe, clean and homey environment to those women who would like to begin or maintain their health and wellness routines. Curves low impact, resistance training provides a great strength and cardio workout in 30 minutes no matter what your age! Just bring in your medical coverage member card and we will be happy to check your eligibility for the Silver Sneakers program. If you are not eligible under your medical coverage, we offer a generous Senior Discount

membership! Come in and see us today at 270 Littleton Road or call 978 392-0089 for more information.

MAH JONGG

Trains your brain with games and join the well received Mah-Jongg group on Wednesdays at 1 PM. All level players are welcomed.

MUSIC MAKERS

Meets at the Senior Center on **Fridays from 9-10:30 A.M.** under the direction of Ann. All singers welcome!

OPEN STUDIO

Any person who paints in oils or watercolors is welcome to join our open group on Mondays from 1 – 3 p.m. A donation of \$1.00 is requested.

POOL TABLES

Are available for your use Monday-Friday 8 AM -4 PM. Call the Senior Center at 978 692-5523 for pool table location.

RED HAT SOCIETY invites senior women at least fifty years old and ambulatory to enjoy the fellowship of friendly ladies enjoying activities while having fun and making new friends. Join anytime by calling Carol at 978-692-6084.

SCRABBLE

The group plays on Tuesday afternoons from 1:00 PM to 3:30 PM. More players are welcome.

TAI-CHI

FREE classes at Plum Blossom Academy, 222 Great Road #13, Littleton every Thursday from 12 to 12:45 PM must be 65 or older. For more information call 978-486-3095.

PODIATRY CLINIC

Dr. Weakland will be at the Senior Center on **Wednesday, February 3rd at 1:00 PM**. The cost of the clinic is \$25. Appointments are necessary; please call 978-692-5523. The next clinic date will be April 7th.

MEDICAL INFORMATION

BLOOD PRESSURE & MORE:

These provide a blood pressure reading, medication review, weight check and an opportunity to have other concerns reviewed. Both screenings are held at **Senior Center**. Dates and times are:

- Second Tuesday of the month, **January 12th and February 9th** 9:30-10:30 AM with the Board of Health.
- Fourth Wednesday of the month, **January 27th and February 24th** 8-10 AM with the Lowell VNA.

SHINE

If you need a SHINE (Serving the Health Information Needs of Elders) appointment to answer your health insurance questions please call the Senior Center at 978-692-5523 and leave your name and phone number. The next scheduled dates are Mondays, **January 11th and February 8th** and Thursdays, **January 28th and February 25th**.

PRESCRIPTION ADVANTAGE

Prescription Advantage now has Continuous Open Enrollment! This is great news. Now our seniors will not have to wait a year because they missed an open enrollment. This is an opportunity to reduce your prescription drug costs. Prescription Advantage, the State's pharmacy assistance program, is a secondary payer to Medicare Part D and can help to reduce your out-of-pocket costs by: providing benefits during coverage gaps such as deductibles or the "donut hole", lowering your co-payment

amounts and providing you with an annual out-of-pocket spending limit. If you already have a Part D plan or you plan to join one, you should look at how Prescription Advantage can lower your prescription drug costs even more. If you have any questions or need help our SHINE Counselor can assist you. Please call 978-692-5523 and sign up for a SHINE appointment.

BOARD OF HEALTH CLINICS

Hearing & Hearing Aid Test

Appointments are required by calling the Board of Health at 978-692-5509. The next date is **Tuesday, January 19th, from 9:30-11:30AM** at the Senior Center. Tests are Free and provided by Rogers Hearing Solutions.

DENTAL HYGIENE CLINIC

At Middlesex Community College is available September – April for cleanings, cost is \$15, for those age 60 and over. Call 978-656-3250 for information and to make an appointment.

OUTREACH

WELLNESS SUPPORT GROUP

Do you sometimes wish you had a group of women you could talk with? Would you like some support outside of your family? If so, then strongly consider joining this group. In January we are seeking 4-5 more women interested in meeting twice a month. This group combines educational topics with supporting one another. Topics covered have included: coping with stress, managing pain, being assertive, leading healthy lives, combating loneliness and so much more. All sharing is kept confidential. Join us by calling Annette at 978 399-2326.

DO YOU NEED HELP WITH THE HIGH COST OF GROCERIES?

If you are 60 years or older, you may qualify for food assistance. Approximate monthly

guidelines are household of one person below \$1,734; two person household below \$2,334. For more information call the Food Source Hotline at 1-800-645-8333.

SUPPORT GROUPS

- ✓ **ADULT DIABETES SUPPORT GROUP** meets at Saints Memorial Medical Center in Lowell. Call 978-934-8559 for more information.
- ✓ **ALZHEIMER'S & RELATED DEMENTIAS CAREGIVER SUPPORT GROUP** meets the fourth Wednesday of each month from 6-8 PM at The Inn at Robbins Brook, Route 27, Acton. The upcoming meetings are January 27th and February 24th. For more information contact The Inn at Robbins Brook at 978-264-4666.
- ✓ **ALZHEIMER'S CAREGIVER SUPPORT GROUP** meets the second and fourth Monday of each month from 1:00 – 2:30 PM at the Chelmsford Senior Center. For more information call 978-251-8880.
- ✓ **BEREAVEMENT SUPPORT GROUP** "You Are Not Alone" meets at the J.V. Fletcher Library, 50 Main Street, Westford. The group meets on the second and fourth Thursday from 7-8 PM. Contact Cathy at 978-692-7424.
- ✓ **PARKINSON'S SUPPORT GROUP** meets the first and third Wednesday of each month, from 2 – 4 PM at John Cummings Building, Donaldson Room at Emerson Hospital. For information contact Jerry at 978-443-5742 or joconnell@bentley.edu.

TRANSPORTATION

Due to an increase in ride requests; we ask that you please allow 30 minutes on either side of your pick up and return time. We travel in Westford and to all of the surrounding towns, as well as Lowell, Concord, Ayer and Billerica. If school is cancelled due to inclement weather our van

will not be on the road. **During the month of January we will be going to the Pheasant Lane Mall on the 11th and on the 25th and during the month of February it will be on the 8th and 22nd.** Rides are booked on a first come basis, so call the **transportation desk at 978-399-2322** as soon as you know that you will need a ride. The round trip ride fees are \$3 in Westford, \$4 for surrounding towns and \$6 outside the area. If you need to **cancel on the day of your ride** please call the front desk at 978-692-5523 so that the driver can be notified. Save your gas and ride with us!

COMPANION & RESPITE CARE

For age 60 & over and/or disabled residents. This service provides supervisory care to allow the caretaker a time of rest. This service is available days, evenings, overnights and weekends, on a temporary or permanent basis. For more information call the Chelmsford Senior Center at 978-251-8491.

TOWN CLERK

If you need to purchase a dog license, return a census form or register to vote someone will be here at the Cameron from the Town Clerk's office on **Tuesday, January 26th, with a snow date on the 27th from 11:00 AM – 12:00 PM** to help you with any of these.

FINANCIAL INFORMATION

TAX ASSESSOR

Someone from the Tax Assessor's office will be here at the Senior Center on **Thursday, January 14th at 9:30 AM.** They will accept all exemption applications, deferrals and abatements and can also provide some assistance.

PROPERTY TAX PAYMENT

On **Wednesday, January 27th from 11:00 AM -12:00 PM,** Pat from the Tax

Collector's office will be at the Senior Center to accept tax payments. You can pay by check but you need to have your tax bill with you.

PROPERTY TAX RELIEF

Community Preservation Act (CPA) Exemption Applications are now available at the Assessors Office. You must complete this application yearly to be exempt from the 3% surcharge placed on your property tax bill. We encourage all homeowners to go to the Assessors office to pick up an application to receive the CPA exemption. They also currently offer exemptions for the Blind, Disabled Veterans, persons who are over 70 and Tax Deferral Program, please call the Assessor's office to find out the eligibility requirements. The Assessors are in the Millennium School at 23 Depot Street. Assessors Office phone number is 978 - 692-5504. Someone from the Assessor's office will be at Senior Center on **Thursday, January 14th at 9:30 AM.**

PROPERTY TAX EXEMPTION

You may be eligible to reduce all or a portion of the taxes assessed your domicile if you meet the qualifications for one of the exemptions allowed under MA state law. The following groups of people may be eligible: Veterans with at least 10% service connected disability, or their surviving spouse, minor of deceased parent; blind; Senior Citizen age 70 or older. Your application must be filed in a timely manner or you lose all rights to an exemption (3 months from postmark of January tax bill) and the Assessors office cannot by law, grant you one. Call the Assessors Office for more information or if you would like to apply. They can be reached at 978-692-5504. Someone from the Assessor's office will be at the Senior Center on **Thursday, January 14th at 9:30 AM.**

PROPERTY TAX DEFERRAL

Are you struggling to pay your real estate taxes? Have you considered deferring these taxes? In 2006, Town Meeting voted to reduce the interest rate for tax deferrals from 8% to **0%**! You may be eligible to defer payment of all or a portion of the taxes assessed on the property you own and occupy if you are age 65 or older, your income doesn't exceed \$40,000 and you are willing to enter into a Tax Deferral Agreement with the Board of Assessors. You must apply within 30 days of your third quarter tax bill, which comes out on or about January 1, 2010. You can defer up to 1/2 the value of your house without interest and the Town is paid at the time you sell your home. Please contact the Assessors office at 978-692-5504 for more detailed information or an application. Someone from the Assessor's office will be at the Senior Center on **Thursday, January 14th at 9:30 AM.**

MISCELLANEOUS TOWN NEWS

Town Manager, Jodi Ross has a monthly newsletter that can be found on the Town website. Go to www.westfordma.gov to read the information submitted by various town departments.

EMPLOYEE OF THE MONTH

Congratulations to **Marjorie Hunter** our January employee of the month. Marjorie is one of our registrars and has been here at the senior center helping and doing a great job for many years.

Congratulations to **Mary Sudak** our February employee of the month. She is our Evening Supervisor and is the friendly and helpful person you see at Friday night Bingo. **Thank You, Marjorie and Mary!**

PAT ON THE BACK WINNER

Congratulations to Dick Severyn and Chris Mitchell our January/February Pat on the Back winners. They are always willing to help the Outreach Worker with packing food bags and loading her car for deliveries! **Thank You, Dick and Chris!** Please feel free to nominate someone you want to thank for his or her volunteer work.

WISH LIST

We are in need of 6" dessert plates as well as hot cups 8 oz. size. Thank you for all your support.

THANK YOU!

Thank you to all who generously supported the COA and The Friends of the Cameron over the past year. The community's support of our Food Pantry, Emergency Fuel Assistance, Tax Relief and our plans for renovation and expansion is gratefully appreciated.

DAY TRIPS

Call 978 692-5523 for reservation and information on the following trips. Payment is due upon signing up for a trip. Please only register for self and spouse/companion for the trip. Transportation departs and returns from the parking lot at the Franco American Club at 55 West Prescott St. Please park at the rear of the lot.

Wednesday, January 20 - "Fitchburg Art Museum and The Fay Club", join us as we board the coach at the Franco at 10:15 AM and have a fantastic brunch buffet at the "Fay Club". This restaurant was formerly a "Gentleman's Club" with our dining room on the second floor and not handicap accessible. After brunch we will board the coach and travel a few blocks to the Fitchburg Art Museum for a 45 minute guided tour. Visit their website at

www.fitchburgartmuseum.org for information on the exhibits. The cost of the trip is \$56 which includes transportation, brunch, museum guided tour and gratuities.

Tuesday, February 9, 2009 - "Museum of Fine Arts", Boston, a guided tour of the museum and shopping time. Departure will be promptly at 9 AM from the Franco American Club. Lunch will be on your own at the museum. The cost is \$48 p/p which includes transportation, museum guided tour and driver gratuity.

Tuesday, March 9th - "Foxwoods" Buckingham Motor Coach departs the Franco American Club at 7:30 A.M., fee \$25, due at time of sign up. Receive bonus and food coupon.

Thursday, March 24th - "Flower Show" Depart with Fox Tours from the Franco American Club at 8:30 AM. Tour includes admission to the Flower Show, full course luncheon at Maggiano's and a sightseeing tour of the 'new' Boston, featuring the Rose Kennedy Greenway. The cost of this trip is \$71 p/p which is all inclusive.