

# AT THE CAMERON

Due to public health guidance around COVID and its variants, Cameron programs may be changed, postponed or cancelled at any time. If changes should occur your COA staff will notify you as soon as possible. **Thanks for your understanding!**

**INCLEMENT WEATHER POLICY** The Cameron follows the same inclement weather procedures as Town Hall. To find updated weather information please go to <https://westfordma.gov> or call the center at 978-692-5523 after 6:30AM to receive current information.

## **JIM GERAGHTY'S FAMILY AND FRIENDS 25TH ANNUAL THANKSGIVING DINNER FOR WESTFORD SENIORS**

**Sunday, November 20, Westford Academy**

A traditional Thanksgiving dinner will be prepared and served! The menu includes turkey and dressing, gravy, sweet potatoes, corn, pies, and more. BINGO will be played from 10am - noon, with dinner served at 12pm. To reserve, call the Cameron at 978.692.5523.



## **DINNER WITH DONNA**

**Tuesday, November 29, 5– 7:30pm**

Sign up quickly for our next Dinner with Donna and the mentalist! Can he really read someone's mind? Guaranteed to be MIND BLOWING! **The Westford Food Pantry and the Friends of Cameron** are kindly subsidizing some of the cost of this meal, so the cost is just \$5.00. Dinner will be chicken or eggplant parmigiana, garlic bread, salad and dessert. Call now because space is limited, 978.692.5523.

## **HAM & BEAN SUPPER**

**Saturday, November 19, 5:30pm**

The Annual Ham and Bean Supper, sponsored by the Westford Firefighters Association, American Legion Post 159 and the Franco-American Club, will be held at the Franco-American Club. There is no charge for the dinner, but we encourage you to bring an item for the Westford Food Pantry. Please pre-register at 978.692.5523

## **LUNCH WITH HEART TO HOME MEALS**

**Wednesday, November 30, 2022, 12pm**

The team at **Heart to Home Meals** is offering a **free hot lunch** to the seniors of Westford. The company provides a selection of over 160 healthy and nutritious meals, soups and desserts, delivered by a local driver right to your freezer. Their friendly, convenient service can be adapted to suit many dietary preferences, with free delivery and no contract or minimum commitment required. Come join the team for a free lunch, quiz, and prize give away at the Westford Senior Center! RSVP REQUIRED as space is LIMITED! Please call **978.692.5532** to reserve yours today.



### **PLEASE CHOOSE ONE MEAL OPTION**

#### **Crumb-Topped Cod in Lemon Sauce:**

Cod fillet, topped with a parsley crumb, in a lemon butter sauce. Served with rice, asparagus and green beans.

#### **Honey Rosemary Chicken:**

Diced chicken in a honey rosemary sauce served with a side of sweet potatoes and peas.

## **HOLIDAY LUNCHEON AT THE WESTFORD REGENCY**

**Friday, December 16 at 12 noon**

We are happy to share with you an opportunity to stroll through the Festival of Trees while enjoying the music of our very own **'Upbeats Band'** playing many traditional holiday favorites starting at 10:30 am prior to lunch. You will see many beautifully and most creatively decorated Christmas trees, wreaths, and gingerbread houses. Once again, we will enjoy the performance of the talented **Westford Academy Honor's Chorus**. Holiday menu: Salad, Chicken Parmesan, starch and vegetable, holiday dessert, tea, and coffee. Cost: Friends members \$14 and Non-Friends members \$29. **Limited Seating ~ Reservations are a must by December 6**; call 978.692.5523. Transportation will be available— let us know you need the van when you call to reserve.



## **SECOND ANNUAL HANUKKAH LUNCH**

**Wednesday, December 21, 12 noon**

Come join Martha and Cindy as they again serve traditional Hanukkah latkes (potato pancakes), kugel (noodle pudding) and bagels with cream cheese. Come have a little nosh with your friends and enjoy some traditional music. RSVP to 978.692.5523



## **COOKIES & COCOA BY THE FIREPLACE**

**Thursday, December 22, 10am**

Join Katie in the library by the fireplace and enjoy some hot cocoa and cookie decorating. Call to sign up at 978.692.5523.

## Director's Report ...

It doesn't seem possible that the holiday season is upon us! But the leaves are changing, the nights are getting colder, and before we know it, it will be dark before 5:00! Many of us are busy around our yards and homes getting prepared for winter. We'll rake the fallen leaves, take the air conditioners out of the windows, and get ready to hunker down for the winter.

Sometimes the winter can isolate us in our homes—it's hard to motivate to go out when it's cold out. But we will be here, our center warm and comfortable, and we want you to join us! Our lovely library with its cheerful fireplace is ready for you to come read a book or have tea with an old friend or a new one! Exercising in our fitness center or in one of our many classes can help to prevent the winter blues. Even working on the jigsaw puzzle in the welcome area while chatting with others can be a lot of fun. Come play cards, join us for an event, or just pop in to see what's happening! We look forward to welcoming you!



Jennifer

# THANK YOU

### SO MANY TO THANK!

The Outreach staff would like to extend many thanks to all our Fall Cleanup Volunteers who helped Westford seniors. Local scout groups, church groups, businesses and students all gave of their time to neaten folks' yards. A very large thank you to the Concord Gaining Ground produce program that provided us with 6 months of free organic vegetables for low-income residents. This program would not have been possible without the Westford Housing Authority support and the dedicated weekly help of the BEST volunteers: Ed DeMarino, Mike Dyer, Norma Cassidy, Dennis and Shirley Smith, and Bill and Mary Bowser. Much appreciation goes out to Ken Clough for his 5<sup>th</sup> trivia event that was enjoyed by all. He keeps it new and fun every time and to Donna Dutton for her yummy meals every other month. THANK YOU ALL!

Our most recent Live Theatre performance by the Delvena Theatre Group was so popular that we had to change the venue! We had almost twice as many people sign up than we have room for! A special thank you to the Delvena Theatre Group, Claire France, who arranges for these performances, and the Westford Cultural Council, a local agency which is supported by the Massachusetts Cultural Council, a state agency, which covers the cost. Claire would like to especially thank the group of volunteers who helped her scoop ice cream for the traditional after-show root beer floats! Francis Kosenko, Edna MacNeil, Peg Siegel, Pat Reppucci, Sandra Jewet-Ensor, and Kathy Wilson scooped and helped to make everything a lot easier! Thanks to all!

This July, we were fortunate to have Westford resident Ragi Ramachandran bring her parents to the Cameron to see if they could participate in the programs while visiting from India. Ramachandran can be found daily at the center working out in the fitness room, participating in Zumba, chair aerobics as well as enjoying participants of the center and more. His wife, Virija enjoys shopping at Trudy's Boutique. Recently Ramachandran and Virija recently gave a monetary donation to the center for their appreciation of the kindness felt here at the program offerings. On behalf of the Cameron staff, we want to thank all our Cameron participants and volunteers for creating a caring environment and we are very appreciative of the donation that has been given by Ramachandran and Virija.



### **Groundbreaking at The Helena "Mickey" Crocker Residences-60 Little Road, Westford**

On Thursday, September 29, the COA and Friends of the Cameron Boards joined Representative Jim Arciero, Jodi Ross, Town Manager, and local officials, to celebrate Mickey's extraordinary commitment to making countless differences in the community. David Hedison, Executive Director of the Chelmsford Housing Opportunities for Intergenerational and Community Endeavors, Inc. (CHOICE), also joined us for the groundbreaking of The Helena "Mickey" Crocker Residences. The three-story residence will contain eight studio units and ten one-bedroom units. Twelve of the apartment units will be restricted to tenants whose income is 30% or less of the area median income (AMI), and all apartments will be restricted to tenants whose income is 60% or less of AMI. There will be service rich amenities at the ground floor and an adjacent exterior porch that will bring residents together. This community will also receive supportive services and case management provided by CHOICE. We look forward to working with CHOICE and as we learn new information, we will keep you posted!



## Health and Wellness Offerings

### Fitness Classes

A special thanks to the Friends of the Cameron for helping to subsidize our fitness classes

Drop-ins are not allowed for most classes. Please check with Katie for clarification if needed. If you sign up for a class, you must pay for the full session.

### CENTER IS CLOSED ON THANKSGIVING DAY

#### TAI CHI

Mondays at 1pm

Eight week session beginning November 7

Join Lesley Mathews for a Tai Chi class at the Cameron. Cost for Westford residents is \$24 for the session; others pay \$40. Sign up at 978.692.5523.



#### BONE BUILDERS

Mondays and Wednesdays 9:30-10:30am

Tuesdays and Thursdays 1-2pm

Build your strength, increase range of motion and flexibility at a pace that is comfortable with you. To register for the classes please call the Cameron at 978.692.5523 to request an application which must be completed (with physician's approval). Class space is limited. If you have any questions, please call Maureen Thibodeau at 978.692.7634. **We are grateful for Community Teamwork, Inc. for providing these wonderful classes for our center.**



#### STRENGTHEN YOUR IMMUNE SYSTEM WITH MINDFUL MOVEMENT

8 weeks beginning November 1—December 20

Tuesdays, 9-10am: Beginner Class

10-11am: Advanced Class

Mindful Movement offers gentle physical activity to help move blood and oxygen around the body, nourishing the organs and tissues, promoting healing and strengthening the immune system. In addition, due to the in-the-moment connection of the mind to the breath and physical movements, Mindful Movement helps to calm the mind, relieving stress and anxiety. The instructor for this 8-week session is Ray Caisse from Cultivating Qi in Westford, MA. **Cost for Westford residents is \$24 for one class time per session, and \$30 for both classes. Others pay \$40 per session. Sign up at 978.692.5523.**



#### CHAIR MOVEMENT WITH CAROL WING

Tuesdays and Thursdays at 10:10am

Eight Weeks

Tuesdays beginning November 1

Thursdays beginning November 3

To register call 978.692.5523 Cost for Westford residents is \$24 for each session; others pay \$40. Sign up at 978.692.5523.



#### ZUMBA WITH CAROL WING

Tuesdays and Thursdays at 9:15am

Eight Weeks

Tuesdays beginning November 1

Thursdays beginning November 3

Join Carol Wing for a Zumba Class at the Cameron. Cost for Westford residents is \$24 for each session; others pay \$40. Sign up at 978.692.5523.



#### WELL-BEING GROUP CONDITIONING

##### TWO SESSIONS PER WEEK

Tuesdays & Thursdays at 10am

Eight weeks beginning November 1

Class Location: Well-Being Fitness Gym at Cornerstone Plaza located at 203B Littleton Road, Westford. (next to Eastern Bank) A full body conditioning class focusing on core stability, including elements of pliability, strength training, plyometrics, and cardiovascular fitness. Burn, strengthen, and engage! Class size is limited. Please call to sign up at 978.692.5523. Class fee: Westford residents- \$80 and non-residents- \$96. Please note that the class fee has increased due to off-site location/instruction and depletion of COVID grant funding. If you would like to participate in this class and you have a financial hardship please see our social service staff for financial scholarship.



#### WELL-BEING GROUP CONDITIONING

##### ONE SESSION PER WEEK

Wednesday at 9am

Eight weeks beginning November 2

Class Location: Well-Being Fitness Gym at Cornerstone Plaza.

Class size is limited. Please call to sign up at 978.692.5523. Class fee: Westford residents- \$50 and non-residents- \$77

#### GENTLE YOGA

Wednesdays at 10am

Eight weeks beginning November 2

**No class the day before Thanksgiving**

Join Meghan Kwartler from Well Being Fitness and Yoga for Gentle Flow Yoga- Experience freedom in your mind and body with this gentle yoga class. Cultivate mobility in your hips and shoulders while improving balance. Feel the calming quality of your breath. Class size is limited. Please call to sign up at 978.692.5523. Class fee: Westford residents- \$48 and non-residents- \$64

## Health Screenings and Information

### DEMENTIA CAREGIVER SUPPORT GROUP

**TUESDAYS, NOVEMBER 22 AND DECEMBER 27, 6PM**

Joanne Fontaine RN and Lisa Sobhian LICSW have been co-facilitating a support group for many years with the Alzheimer's Association. Joanne is a Geriatric Care Manager, owner of Pro-Active Eldercare. Lisa is an Alzheimer's Specialist and is currently the Director of Dementia Services and Social Services at D'Youville Life & Wellness Community. The group will meet at Cameron. Before attending your first meeting, please call Lisa at 978.808.4246.

### FIRST FRIDAYS with PURPLE HYDRANGEA

**Fridays November 4 and December 2, 1:00**

Olivia Evans is a Certified Dementia Practitioner who will be providing six 20 minute 1:1 office sessions here the first Friday of every month. Her company, Purple Hydrangea, offers 1:1 dementia caregiver support, symptom management coaching, home safety assistance, advance care education, goal creation, activity planning and resources/referrals. Please call our front desk at 978.692.5523 to sign up for a slot. Our EOE grant will subsidize the cost for Nov/Dec. Any questions ask for Annette or Alison.



### CYCLE OF MEMORY DOCUMENTARY SHOWING

**Tuesday, November 8, 2pm**

Join us for a special intergenerational screening of Cycle of Memory: the new award-winning documentary about two siblings' bicycle adventure to find the memories their grandfather lost to Alzheimer's. The film is 72 minutes long and will be followed by a Q+A with the filmmaker. This program is supported in part by a grant from the Westford Cultural Council, a local agency which is supported by the Mass Cultural Council, a state agency. [massculturalcouncil.org](http://massculturalcouncil.org). About the film: Mel Schwartz escaped the Great Depression on a bicycle adventure he'd remember for the rest of his life. But when Alzheimer's takes Mel's memories away, it's left to his grandkids to recreate the life-changing bike trip and find those memories again. Cycle of Memory explores the importance of intergenerational connection, healing painful pasts, and leaving a meaningful time capsule for the future. Please sign up for this free movie at 978.692.5523.



### WESTFORD HEALTH DEPARTMENT OFFERS:

#### BLOOD PRESSURE & MORE at the Cameron

**Tuesday December 13 at 9am**

Health screenings including blood pressure, medication review, weight check, and an opportunity to discuss other concerns with our Town Nurse, Gail Johnson. No appointment necessary

### HEARING SCREENING

**Mondays, November 14 and December 12 at 9:30am**

**Dr. Megan Ford** of Littleton, will provide hearing assessments. Sponsored by the Westford Health Department. To book your appointment call the Health Department at 978.692.5509.

### TOWN OF WESTFORD MOBILE CLINICIAN

#### **How does the Westford Mobile Clinician work?**

If you, a loved one or fellow community member are experiencing a mental health challenge and are currently awaiting care, Westford may be able to help. The Town of Westford acknowledges an overwhelming need for mental health appointments, resulting in long waitlists. We want to help shorten this wait time by offering short-term mobile clinical services in Town buildings to those in need.

#### **Am I eligible to receive Westford Mobile Clinician services?**

Following an initial intake interview, you may be provided with one of the following recommendations:

- immediate recommendation to call your doctor, or 911;
- assistance locating the correct mental health provider for you; and/or
- referral to the Westford Mobile Clinician.

Each individual and situation is unique so careful consideration will be given when determining if the Westford Mobile Clinician is right for you. Due to scope of service and ACA ethical guidelines there may be situations where this service is not suitable for all residents and employees. If it is determined the Mobile Clinician is not a fit, we will work with you on finding alternative services.

#### **What is the cost to me? Will my insurance be charged?**

Services are provided free of charge. Your health insurance will not be charged for this service.

#### **What is the frequency of treatment being offered?**

Three sessions will be offered, with a plan for review at the third session. There will be a maximum of four to six sessions provided. The clinician will determine the number and frequency of sessions following the initial appointment. Determining factors may include nature of the mental health issue; length of time estimated for private therapy to begin; and/ the client's response to therapy. Specifics will be discussed at the intake screening visit.

The Mobile Clinician is a new service in Westford. Depending upon the need for the service, a waitlist may be created. If there is a waitlist, during the intake process the waitlist process will be explained. The Mobile Clinician is an important service for the town residents. It is the responsibility of the resident to call the Mobile Clinician at least 48 hours of your appointment to cancel and/or reschedule.

#### **Who do I contact to complete an intake?**

Nicole Laviolette, Town of Westford Community Wellness Coordinator 978.399.2503 or Alison Christopher, Town of Westford Social Worker 978.399.2325

## DINING AND HEALTHY FOOD OPTIONS

### Dining Options

#### RESTAURANT REVIEW

**Wednesdays, November 30  
December 28 at 11:30 am**

Be sure to mark your calendars! On the last Wednesday of every month at 11:30. **November 30 at Filhos Italian Restaurant, 59 Great Rd, Acton and December 28 at the 99, Route 110 Westford.** 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". Please send restaurant suggestions to Annette at 978.399.2326.



#### BIRTHDAY CELEBRATION

**Wednesday, November 16 at 12pm Chicken Piccata**

**Wednesday, December 14 at 12pm Beef Stroganoff**

Enjoy a birthday dessert after lunch as we celebrate our birthday celebrants with a robust round of singing. Cost: \$5 and Birthday celebrant lunch is free. To register please call 978.692.5523. Lunch and cupcakes will be prepared by [students of Nashoba Tech Culinary Arts Program, The Elegant Chef.](#)



#### VETERAN'S LUNCH

**Tuesday, November 8: 12pm**

Veterans and their spouses are invited to a lunch at the Cameron. Special thanks to the American Legion Post 159 and The Friends of the Cameron for their financial co-sponsorship of this event. Please RSVP at 978 692 5523.

#### MEN'S BREAKFAST

You cannot beat this breakfast made by our favorite chefs: **Marcel Lacombe, Bob Benoit, John Lasna, and Dave Anderson** who prepare eggs, sausage, bacon, and potatoes with sides that include toast, fresh pastries and fruit salad. If you have any suggestions for upcoming speakers, please speak with **Ken Hyle.**

**Monday, November 14 at 8am Town Manager Jodi Ross** will talk about some of the things that are happening around town before she retires. **Cost is a \$4. RSVP to 978.692.5523**



#### SPECIAL TOWN MANAGER AND SELECT BOARD HOLIDAY BREAKFAST

**Monday, December 5, 8:30AM**

We are happy to honor Jodi Ross at her last holiday breakfast with us as our Town Manager. She has selected the following menu just for you which will include pancakes with blueberries, scrambled eggs, home fries with pepper and onions (her own recipe), sausage, fruit salad and pastries. This wonderful array of festive foods will again be prepared by Town Manager and staff and Select Board members. Please RSVP early because it will fill quickly.

#### WOMEN'S LUNCH

Cost: \$4 and don't forget to RSVP to 978.692.5523

**Wednesday, November 9, 12:00 p.m.**

Lynn Stader will be talking about issues facing women veterans.

#### LUNCH AND LEARN

**Friday, December 9 at 12:00pm**

The presentation will be exploring pro-active brain health, keeping your mind healthy & body as you age. Studies have shown that living a positive lifestyle, eating healthy foods, maintaining a healthy weight, and learning new things will help your overall health, and decrease the risk for stroke, heart attack, diabetes, and memory problems. We will also discuss how to reduce your risks. Thanks to [Bridges in Westford for providing this presentation and food.](#) Don't forget to RSVP to 978.692.5523.

### Healthy Food Options

#### WESTFORD FOOD PANTRY

The Westford Community Food Pantry, located on the first floor of the Cameron, is staffed by volunteers.

**FOOD PANTRY HOURS:**

- **Wednesday Evenings from 6 to 8 pm**  
November 2, 9, 16, 30  
December 7, 14, 21, 28
- **Friday Mornings from 9 to 11 am**  
November 4, 18  
December 2, 9, 16, 23

For more information, or to donate, check their website at [www.westfordfoodpantry.org](http://www.westfordfoodpantry.org)



#### WHOLE FOODS/ TRADER JOE'S DISTRIBUTION

**Mondays and Thursdays at 1:30pm**

Open to all residents 55+. Sign in at the front desk each day that you want to participate.

#### SNAP – Supplemental Nutrition Assistance Program

Do you need help buying groceries? If your monthly income (household of 1) is less than \$2,147 or (household of 2) is less than \$2,903, you may be eligible for a monthly benefit toward groceries. For more information, call Annette at 978.399.2326 or go to <https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>

## SOCIAL SERVICES AND OUTREACH NEWS

### Outreach

#### OUTREACH

We are happy to introduce and welcome Jen Beale who will be job sharing with Annette in the Elder Outreach role. Jen comes to us with many years of experience in corporate and community level health care, having worked at Minute Man Elder Services and volunteered at Acton COA. Jen will be in the office Mondays and Wednesday mornings, 8-12 and Annette on Tuesday and Thursdays 12-8 pm and Fridays 9-4:30. Please take a moment to say hello and introduce yourself to Jen. If you have anything you need help with don't hesitate to call us at 978.399.2326.



#### 55+ GRIEF SUPPORT GROUP

**Thursdays, November 17, December 8, December 22**

While grief can impact individuals in different ways, connecting with others to share stories, experiences, and receive/offer support can help with the grieving process. Please join us if you have suffered a loss and are seeking a safe place to express your feelings, to feel heard, to learn about the grieving process and to obtain helpful coping materials and resources. These "drop in" groups will be typically offered on the **2<sup>nd</sup> and 4<sup>th</sup> Thursday of every month at 4:00** here at the Cameron. *Please call to speak with Annette prior to your first visit.* There is no fee and no required attendance. Call Annette at 978.692.5523.

#### HOLIDAY ASSISTANCE PROGRAM

The Cameron Senior Center is partnering with Saint Vincent de Paul Society of St. Catherine's Church and the Westford Food Pantry for the **Westford Holiday Basket Program**. This program serves Westford families and individuals who would like to cook a Thanksgiving or Christmas meal and are facing a financial hardship. If you are interested in donating to the program, please contact Katie Russell at 978.399.2330.

#### WALK FOR THE POOR

**Friday, November 11, 9am**

The Westford Friends of the Poor Committee will be having their annual walk leaving St. Catherine's at 9:00 am. This walk raises funds for the local charity St. Vincent de Paul Society that helps so many residents. The 200 walkers have passed by the Cameron for the last 12 years and appreciate our advertising, water station and rest room stop. You can reach out to Ann Healy at St. Catherine's for more information.

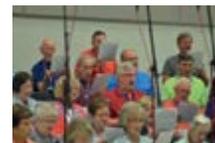
#### ARPA HOUSEHOLD ASSISTANCE FUNDS

We have received renewed ARPA funding through the Town to assist financially qualified households with mortgage/rent/utility payments. The funding is limited and applications are considered on a first come, first served basis. If you have questions about the program or want to apply, call Alison at 978.399.2325

### Social and Enrichment Activities

#### MUSIC MAKERS

Come one! Come all! Come and sing with the Music Makers on Fridays at 9am. We welcome returning singers, as well as folks who would like to enjoy a musical morning. Tom Boyer will be back to lead the effort. We hope to see you then.



#### MOVIE SHOWINGS

**Thursdays, November 17 and December 15 \*4:00 – New Time!**

Join us in November for *Places in the Heart* starring Sally Field and in December get ready to laugh watching *Grumpier Old Men*. Just \$4.00 for a movie, popcorn, refreshments, and light meal. Please call to sign up 3 days prior at 978.692.5523.

**Thank you to the Friends of the Cameron for subsidizing costs.**

#### BOOK CLUB

**Tuesdays, November 15 and December 20 2:00pm**

Are you a reader who likes to talk about books? Join us in our comfortable library for lively discussions. In November, we will be discussing *Bear Women Rising* by Dorothy Staley and in December, *The Elves* by David Shockley. You can get a book from us at the senior center or try online i.e. Kindle, Hoopla, Libby. Happy Reading! Annette 978.399.2326



#### THE UPBEATS

Are you an experienced at playing an instrument? Our house band, the UPBEATS, practices each Thursday Morning at 10am. Bring your instrument play with this talented group of musicians. You can see them at the Holiday Luncheon on December 16!

### Social Fitness Activities

#### PING PONG

**Mondays and Tuesdays at 2pm, Fridays at 9:30am**

Come join our group of avid ping pong players, varying in skill from beginners to advanced. It is a fun group of people who really enjoy ping pong and one another. If you would like to participate, RSVP by calling 978.692.5523 so we know how many tables to set up.



#### PICKLEBALL

This equipment is available to use during all hours of operations of the Cameron. Just see the front desk to request the equipment. To get current information for pickle ball around Westford, check the pickle ball website.

<https://sites.google.com/view/westfordpickleball/home>

## Housing and Independent Living Resources

### AVOID SCAMS

We have been informed of multiple scams trying to get your personal identification and money. Scammers will pose as a family member in trouble, an employee from your bank, Social Security and/or the IRS. Please don't fall prey to these calls and emails. NEVER give out your personal information unless you are certain who you are speaking to. Any requests for gift cards or wiring money are major **RED FLAGS**. Don't answer their questions - hang up, call your family and/or the police to verify whether it's a scam or not. Better to be safe than sorry. Protect yourself.

### FUEL ASSISTANCE SEASON

If you are struggling financially and have concerns about heating your house this winter, please call Alison 978.399.2325 or Annette 978.399.2326 and ask about eligibility and applying for LIHEAP- Low-Income Home Energy Assistance Program. The ARPA Additional Household Assistance Program could also be helpful with heat/utility bills if you qualify. Please inquire if you are struggling with increased costs.

### PROPERTY TAX EXEMPTIONS – Are you eligible?

The town of Westford has several property tax exemptions for residents: low income, blind, disabled, veterans and more. You may be eligible for a tax break and if you are interested in learning more about your options you can call the Assessor's office at 978.692.5504 or call Annette to review them at 978.399.2326.

### VOLUNTEERS TO AID SENIORS

Occasionally the social services dept gets requests from local seniors who have a short term need of assistance typically due to a health issue. Therefore, the Outreach staff are seeking dedicated volunteers to assist these folks with home tasks i.e. taking in/out trash barrels, shoveling, sewing, visiting homebound, and occasional grocery shopping. If you are compassionate and reliable please consider offering your services to help those in need. Please call Annette or Jen at 978.399.2326 to complete a volunteer application.

### SAND BUCKETS

If you need a free bucket of sand to be delivered to your home for the coming winter months, please call 978.692.5523 to get on a list. Much thanks to our local police department for providing this service.

### ELECTRICITY COST

Westford residents enrolled in Westford Power Options Program (Westford POP) will not be impacted by the rate hike recently announced by National Grid. Westford, which is under contract with electricity supplier Constellation, offers program rates that are fixed and will not change through December 2023. The vast majority of Westford households participate in the Westford POP program. If you aren't sure, call Annette at 978.399.2326.

### SNOW REMOVAL

As the colder weather approaches, we all begin to think about preparing for the winter. Many folks ask if we know of people who can help with snow removal. Unfortunately, this is one of the hardest needs to find volunteer services for. There are several companies in the area that provide snowplow services and we create a list every year with their contact information however we do not endorse any one over another. A list can be emailed to you or picked up at the center. Other options are to check with your church, the local classifieds, and your neighbors. If you would like to discuss this further, please call Annette at 978.399.2326.

## Community Resources

### VETERANS SERVICES

Westford Veterans Agent, Ryan Cobleigh, is available to assist with benefits and/or other needed services or information. To speak with Ryan, please call 978.392.1170 or visit <http://westfordma.gov/veterans>

### VET 2 VET

**With retired veteran's agent and resident Terry Stader  
Tuesdays, November 8 and December 13 at 11am**

Are you a veteran who has questions and would like to talk to another veteran? Sign up with for a one on one appointment at 978.692.5523.

### DONUTS WITH DETECTIVE NICOLETTI

**Thursdays, November 10 and December 8 at 11am**

Donuts with Detective Nicoletti-Come enjoy some morning treats while you chat with our very own Elder Services Officer. You don't need to have a legal issue to discuss. She is open and interested in hearing from you about what is going on with the seniors and any education you'd like her to provide.

### ASK THE LAWYER

**Tuesday, December 6 beginning at 9:30am**

Free legal service provided by the office of Attorneys Madge & Johnson is available to all Westford seniors age 60 and over, by appointment. Appointments are 20 minutes each. Please call 978.692.5523 to reserve a timeslot.

### FREE PIANO LESSONS

**Thursday evenings**

Meaghan Lu, a Westford Academy Student who is passionate about music, is volunteering her time on Thursday nights to provide piano lessons. Call 978.727.7396 to set up a lesson time.

### ASK THE REALTOR

**With Kathy Cunningham of Coldwell Banker, Westford**

**Mondays, November 14 and December 12 at 10am**

Call 978.692.5523 to schedule an appointment to speak with local realtor Kathy Cunningham about your personal real estate questions.

### Cameron Center Transportation Department

Serving Westford's residents aged 55 and up and people with disabilities of all ages. We provide local van trips for medical appointments, shopping, and social events. Rides to Emerson Hospital, Nashoba Valley Medical Center, Lowell General Hospital, and other local medical offices, shops, Town Meetings, activities, and events within our operating area of **Westford, Chelmsford, Littleton, Groton, Carlisle, Ayer, Acton, Concord, and Lowell.**

We offer weekly trips to Westford Market Basket on Tuesdays, and weekly BINGO rides on Monday and Friday.

**If you need transportation for a Cameron-sponsored event, just let the front desk know when you register—there's no need to also call Transportation!**



## HEALTH INSURANCE RESOURCES

### NEED ASSISTANCE WITH MEDICARE?

**Open Enrollment ends December 7!**

**Mondays, November 7, 14, 21 and December 5**

**BY APPOINTMENT ONLY SHINE (Serving Health Insurance Needs of Everyone) CAN HELP!** Certified SHINE counselors offer free, unbiased, confidential counseling on all aspects of health insurance to anyone on or eligible for Medicare. You may benefit from cost-savings programs that a SHINE counselor will explain to you. Your health insurance costs are an important part of your budget, and SHINE is available all year to help you review your plans and costs. Call 978.692.5523 to schedule.

### HOW TO SIGN UP FOR MEDICARE & PLAN OPTIONS

**November 29, 4:30pm**

Medicare Supplement or Medicare Advantage Plans? Senior Plan Consultant, Heather Hurd, of BC/BS, will be here to answer your questions about Medicare health care plans and the differences. This is open enrollment time when you can change your plans so come learn about options. Please call to sign up at 978.692.5523.

### FALLON HEALTH OPEN ENROLLMENT INFO MEETING

Circle the calendar and plan to attend the 2023 Fallon Health Medicare plan meeting on **Wednesday, November 2 at 12:00pm.** At this meeting you will have an opportunity to learn about the new rates and expanded benefits at Fallon. This meeting is open to everyone, and questions are welcomed. Please register to attend, so we can reserve a seat for you.

### OPEN ART STUDIO

**Tuesdays 1pm – 3pm**

Would you enjoy some company while you work on your projects? If so, Open Art Studio may just be the place for you. Drop-ins are always welcome.



### SEWING & QUILTING CLUBS

**Mondays 10am – 1pm and**

**Tuesdays 9am – 11am**

Please come in and enjoy a working on your quilting and sewing projects with many other friendly and like-minded crafters. It's fun to see the different projects that people are working on. Share project tips and enjoy some creative company!



### KNITTING AND CROCHETING

**Wednesdays, 1:30-3:00**

The Friends of the Cameron Senior Center is sponsoring a knitting/crochet "let's have a chat" group. Please feel free to drop by!. We will be meeting in the lobby at the senior center. If you want to learn, share a pattern, work on a project or have a cup of tea, we would love to see you. Everyone is welcome!



### WOODWORKING WITH AL

**Thursdays, 10am -12noon beginning November 10**

At the Cameron with Al Jones. During these five weeks, you will work on two different projects - a small decorative table, and a birdhouse. Cost is \$15. Sign up at 978.692.5523. There will be no class on Thanksgiving.



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p><b>November 2022</b></p>	<p>1 9:00 Quilting 9:00 Mindful Movement 9:15 ZUMBA 10:00 Adv Mind Mvmt 10:10 Chair Movement 1:00 Bone Builders 1:00 Open Art Studio 2:00 Ping Pong</p>	<p>2 9:30 Bone Builders 10:00 Gentle Yoga 12:00 Fallon Healthcare 12:30 Cribbage 1:30 Knitting Group 6:00 Food Pantry</p>	<p>3 9:15 ZUMBA 10:00 Upbeats Band 10:10 Chair Movement 12:30 Hand and Foot 1:00 Bone Builders 1:30 Whole Foods/TJs 2:30 Bridge</p>	<p>4 9:00 Billiards 9:00 Food Pantry 9:00 Music Makers 9:30 Ping Pong <b>12:00 BINGO Lunch</b> <b>1:00 BINGO</b> <b>1:00 Caregiver Help</b></p>
	<p>7 9:30 Bone Builders 10:00 Sewing <b>12:30 SHINE</b> 1:00 BINGO 1:00 Tai Chi 1:30 Whole Foods/TJs 2:00 Ping Pong</p>	<p>8 9:00 Quilting 9:00 Mindful Movement 9:15 ZUMBA 10:00 Adv Mind Mvmt 10:10 Chair Movement <b>11:00 Vet to Vet</b> <b>12:00 Veteran's Lunch</b> 1:00 Bone Builders 1:00 Open Art Studio 2:00 Ping Pong <b>2:00 Cycle of Memory</b></p>	<p>9 9:30 Bone Builders 10:00 Gentle Yoga <b>12:00 Women's Lunch</b> 12:30 Cribbage 1:30 Knitting Group 6:00 Food Pantry</p>	<p>10 9:15 ZUMBA 10:00 Upbeats Band <b>10:00 Woodworking</b> 10:10 Chair Movement <b>11:00 Ask the Detective</b> 12:30 Hand and Foot 1:00 Bone Builders 1:30 Whole Foods/TJs 2:30 Bridge</p>
<p>14 <b>8:00 Men's Breakfast</b> 9:30 Bone Builders <b>9:30 Hearing Screening</b> 10:00 Sewing <b>10:00 Ask the Realtor</b> <b>12:30 SHINE</b> 1:00 BINGO 1:00 Tai Chi 1:30 Whole Foods/TJs 2:00 Ping Pong</p>	<p>15 9:00 Quilting 9:00 Mindful Movement 9:15 ZUMBA 10:00 Adv Mind Mvmt 10:10 Chair Movement 1:00 Bone Builders 1:00 Open Art Studio 2:00 Ping Pong <b>2:00 Book Club</b></p>	<p>16 9:30 Bone Builders 10:00 Gentle Yoga <b>12:00 Birthday Lunch</b> 12:30 Cribbage 1:30 Knitting Group 6:00 Food Pantry</p>	<p>17 9:15 ZUMBA 10:00 Upbeats Band <b>10:00 Woodworking</b> 10:10 Chair Movement 12:30 Hand and Foot 1:00 Bone Builders 1:30 Whole Foods/TJs 2:30 Bridge <b>4:00 Movie Night</b> <b>4:00 Grief Support</b></p>	<p>18 9:00 Billiards 9:00 Food Pantry 9:00 Music Makers 9:30 Ping Pong <b>12:00 BINGO Lunch</b> <b>1:00 BINGO</b></p>
<p>21 9:30 Bone Builders 10:00 Sewing <b>12:30 SHINE</b> 1:00 BINGO 1:00 Tai Chi 1:30 Whole Foods/TJs 2:00 Ping Pong</p>	<p>22 9:00 Quilting 9:00 Mindful Movement 9:15 ZUMBA 10:00 Adv Mind Mvmt 10:10 Chair Movement 1:00 Bone Builders 1:00 Open Art Studio 2:00 Ping Pong <b>6:00 Dementia Caregiver</b></p>	<p>23 9:30 Bone Builders</p>	<p>24 <b>Center Closed Thanksgiving Day</b></p> 	<p>25 <b>Center Closed Day after Thanksgiving</b></p>
<p>28 9:30 Bone Builders 10:00 Sewing 1:00 BINGO 1:00 Tai Chi 1:30 Whole Foods/TJs 2:00 Ping Pong</p>	<p>29 9:00 Quilting 9:00 Mindful Movement 9:15 ZUMBA 10:00 Adv Mind Mvmt 10:10 Chair Movement 1:00 Bone Builders 1:00 Open Art Studio 2:00 Ping Pong <b>4:30 Medicare Options</b> <b>5:00 Dinner with Donna</b></p>	<p>30 9:30 Bone Builders 10:00 Gentle Yoga <b>11:30 Restaurant Rev Lunch</b> <b>12:00 Heart to Home Lunch</b> 12:30 Cribbage 1:30 Knitting Group 6:00 Food Pantry</p>		

**Fitness Center, Library, Billiards Room, Computer Room, Trudy's Boutique open daily from 9—3  
Fitness Center also open Tuesdays and Thursdays until 7:30PM**

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>December 2022</b>			1 9:15 ZUMBA 10:00 Upbeats Band <b>10:00 Woodworking</b> 10:10 Chair Movement 12:30 Hand and Foot 1:00 Bone Builders 1:30 Whole Foods/TJs 2:30 Bridge	2 9:00 Billiards 9:00 Food Pantry 9:00 Music Makers 9:30 Ping Pong <b>12:00 BINGO Lunch</b> <b>1:00 BINGO</b> <b>1:00 Caregiver Help</b>
<b>8:30 TM/SB Breakfast</b> 9:30 Bone Builders 10:00 Sewing <b>12:30 SHINE</b> 1:00 BINGO 1:00 Tai Chi 1:30 Whole Foods/TJs 2:00 Ping Pong	6 9:00 Quilting 9:00 Mindful Movement 9:15 ZUMBA 10:00 Adv Mind Mvmt 10:10 Chair Movement 1:00 Bone Builders 1:00 Open Art Studio 2:00 Ping Pong	7 <b>Friends Holiday Bazaar</b> 9:30 Bone Builders 10:00 Gentle Yoga 12:30 Cribbage 1:30 Knitting Group 6:00 Food Pantry	8 9:15 ZUMBA 10:00 Upbeats Band <b>10:00 Woodworking</b> 10:10 Chair Movement <b>11:00 Ask the Detective</b> 12:30 Hand and Foot 1:00 Bone Builders 1:30 Whole Foods/TJs 2:30 Bridge <b>4:00 Grief Support</b>	9 9:00 Billiards 9:00 Food Pantry 9:00 Music Makers 9:30 Ping Pong <b>12:00 Lunch and Learn</b>
12 9:30 Bone Builders <b>9:30 Hearing Screening</b> 10:00 Sewing <b>10:00 Ask the Realtor</b> 1:00 BINGO 1:00 Tai Chi 1:30 Whole Foods/TJs 2:00 Ping Pong	13 9:00 Quilting 9:00 Mindful Movement 9:15 ZUMBA <b>9:30 Blood Pressure</b> 10:00 Adv Mind Mvmt 10:10 Chair Movement <b>11:00 Vet to Vet</b> 1:00 Bone Builders 1:00 Open Art Studio 2:00 Ping Pong	14 9:30 Bone Builders 10:00 Gentle Yoga <b>12:00 Birthday Lunch</b> 12:30 Cribbage 1:30 Knitting Group 6:00 Food Pantry	15 9:15 ZUMBA 10:00 Upbeats Band <b>10:00 Woodworking</b> 10:10 Chair Movement 12:30 Hand and Foot 1:00 Bone Builders 1:30 Whole Foods/TJs 2:30 Bridge <b>4:00 Movie Night</b>	16 9:00 Billiards 9:00 Food Pantry 9:00 Music Makers 9:30 Ping Pong <b>10:30 Holiday Lunch</b> <b>Westford Regency</b>
19 9:30 Bone Builders 10:00 Sewing 1:00 BINGO 1:00 Tai Chi 1:30 Whole Foods/TJs 2:00 Ping Pong	20 9:00 Quilting 9:00 Mindful Movement 9:15 ZUMBA 10:00 Adv Mind Mvmt 10:10 Chair Movement 1:00 Bone Builders 1:00 Open Art Studio 2:00 Ping Pong <b>2:00 Book Club</b>	21 9:30 Bone Builders 10:00 Gentle Yoga 12:30 Cribbage <b>12:00 Hanukkah Lunch</b> 1:30 Knitting Group 6:00 Food Pantry	22 9:15 ZUMBA <b>10:00 Cookies &amp; Cocoa</b> 10:00 Upbeats Band 10:10 Chair Movement 12:30 Hand and Foot 1:00 Bone Builders 1:30 Whole Foods/TJs 2:30 Bridge <b>4:00 Grief Support</b>	23 9:00 Billiards 9:00 Food Pantry 9:00 Music Makers 9:30 Ping Pong
26 <b>Center Closed</b> <b>Christmas Observed</b> 	27 9:15 ZUMBA 10:10 Chair Movement 1:00 Bone Builders 1:00 Open Art Studio 2:00 Ping Pong <b>6:00 Dementia Caregiver</b>	28 9:30 Bone Builders 10:00 Gentle Yoga <b>11:30 Restaurant Rev</b> 12:30 Cribbage 1:30 Knitting Group 6:00 Food Pantry	29 9:15 ZUMBA 10:00 Upbeats Band 10:10 Chair Movement 12:30 Hand and Foot 1:00 Bone Builders 1:30 Whole Foods/TJs 2:30 Bridge	30 9:00 Billiards 9:00 Music Makers 9:30 Ping Pong

**Fitness Center, Library, Billiards Room, Computer Room, Trudy's Boutique open daily from 9—3**  
**Fitness Center Open Tuesdays and Thursdays until 7:30PM**

## Friends Corner

Welcome to Autumn with all its glorious colors.

With much excitement the Friends are busy preparing for our annual **Holiday Bazaar** which will be held at the Cameron on Wednesday, **December 7, 2022**.



We are currently recruiting vendors. If you have a particular skill and/or talent, please consider renting a table. There will be signup sheets for vendors, volunteers, and bakers at the Cameron front desk.

The Friends will have a table at the **Westford Academy Holiday Fair held on December 3, 2022**. Come see our wonderful jewelry display available for holiday giving.

If you have not joined the Friends, please consider doing so. Our Friends family is a major source of fundraising. Look for the yellow Friends flyer in the Cameron lobby.

Pat Reppucci President, Friends

Friends' website <https://westfordmafriensofcameron.com/>

The Holidays are fast approaching, and The Friends of the Cameron want to make your gift giving easier. What do you give your adult children or teenage grandchildren that they will appreciate and not stick away in the closet? ... **GIFT CARDS!** You pay no more than face value of the card while the Friends make money on every card you purchase.

This year we have many new gift card vendors as well as some of your favorites from past years. Order forms will be available in the lobby or ask at the front desk. Orders will be due no later than the end of November so you will have them in time for Holiday gift giving. While you're at it, buy some extras to your favorite stores and restaurants for you to use during the year!

Donna Owens Vice-President, Friends

## Games

### MONDAY BINGO

**Mondays at 1pm**

Join us at the Cameron for BINGO Fun!



### FRIDAY BINGO

Friday BINGO games start at 1pm. **We will host BINGO on November 4, November 18, and December 2**

**NO BINGO on December 16**

BINGO supplies can be purchased—Colored Dobber- \$1.00 and \$3.00 BINGO sheet which includes 3 BINGO boards

### BINGO FRIDAY LUNCHES

If you're interested in having lunch before BINGO, register for any or all of the following lunches prepared by BINGO chef Mike Dyer. Lunch is served beginning at 12:00

**Friday November 4 Hot Dogs and Hamburgers**

**Friday November 18 Sausage, Peppers and Onions Stir Fry**

**Friday December 2 Hot Dogs and Hamburgers**

Pre-BINGO lunch is \$3. You must RSVP for lunch by calling 978.692.5523. For any questions about BINGO call your program coordinator, Katie Russell at 978.399.2330.

**Special thanks to the Friends of the Cameron for their financial sponsorship of this event**

### CARDS AT THE CAMERON

Please register at the front desk for selected game(s) . If there is a cancellation, we will notify you by phone.



**CRIBBAGE— Wednesdays at 12:30pm**

**HAND AND FOOT (Canasta) - Thursdays at 12:30pm**

**BRIDGE - Thursdays at 2:30pm**

**Would you like to help out at the Cameron? Come join our group of dedicated volunteers! Call Katie at 978-399-2330 for more information**



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**KICKOFF to a NEW HEALTH SERIES**

**Tuesday, Jan. 12, 4:30**

We are pleased to announce a FREE monthly series with speakers from local hospitals. These sessions will be held at the Cameron on the second Tuesday of every month at 4:30. Mark your calendar for the first one on January 12 when Audiologist Adelia Witt, from Emerson Hospital, will be here to discuss aging and hearing issues. There will be opportunity to ask questions. Please sign up at 978.692.5523



**TECHNOLOGY HELP**

**Tuesday Afternoons from 2-4pm**

Do you have any questions regarding technology? Ask Ezra Robinson, a student at Westford Academy. Office hours will be every Tuesday from 2-4 at the Cameron. Please call to set up an appointment at 978.692.5523.



**How to Get Your Cameron News**

- If you are age 70 or older the Cameron monthly newsletter will automatically be mailed to you free of charge. If you would like to know more, please contact Martha at 978.399.2324
- If you prefer receiving a newsletter via email, please call Martha at 978-399-2324
- If you would like to be mailed a monthly newsletter for an annual cost of \$12 please send a check made out to the Town of Westford and mail to: Cameron Senior Center- 20 Pleasant, Westford, MA., 01886 or stop in at the center.
- Find our Facebook Page at facebook.com/CameronSeniorCenter/

**COUNCIL ON AGING STAFF**

Jennifer Claro, Director of Council on Aging  
 Alison Christopher, LICSW / Social Worker  
 Annette Cerullo, LSW /Outreach Coordinator  
 Jen Beale, Elder Outreach  
 Claire France, Records Supervisor  
 Robert Rafferty, Transportation Dispatch  
 Christopher Mitchell, Maintenance Supervisor  
 John Wilson, Maintenance  
 Edna MacNeil, Front Desk  
 Katherine Russell, Senior Assistant  
 Martha Brockway, Senior Assistant  
 Karen Heitkamp, Night Supervisor  
 Bob Benoit, Van Driver  
 Paul Davis, Van Driver  
 Steve Ducharme, Van Driver  
 Bob France, Van Driver  
 Ed Jarvis, Van Driver  
 John Lasna, Van Driver  
 Lisa Nee, Van Driver  
 Pam Rovendro, Van Driver

**COUNCIL ON AGING BOARD MEMBERS**

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 Nancy Cook, Chair  
 Robert Tierney, Vice Chair  
 Kathryn Wilson, Clerk  
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 Patricia Holmes  
 Terry Stader  
 Barbara Upperman

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 Kevin McGuire, Treasurer  
 Frances Kosenko, Asst. Treasurer  
 Katharine Karr, Secretary  
 Gail Austin  
 Dennis Smith  
 Lynne Stader  
 Barbara Tonucci  
 William Vullo

**BOARD MEETINGS**

**COA Board**-Nov 16 and Dec 14 at 4:00  
**Friends Board**—Nov 17 and Dec 22 at 10am

**OUR MISSION:** The Council on Aging promotes the physical, emotional, and economic well-being of aging adults and their engagement in all realms of community life.

20 Pleasant St., Westford, MA 978.692.5523

[www.westfordma.gov/coa](http://www.westfordma.gov/coa)

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**Jenn Gavin Russo**  
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[jenn.gavin@compass.com](mailto:jenn.gavin@compass.com)

**Nancy Allam**  
 M 978.505.8865  
[nancy.allam@compass.com](mailto:nancy.allam@compass.com)

**Wendy Crandall**  
 M 617.359.5969  
[wendy.crandall@compass.com](mailto:wendy.crandall@compass.com)



## Income Tax Help

**Hal Schreiber**, our volunteer tax expert, will be back this year to complete 2022 federal and state income tax returns. This is a free service sponsored by your Senior Center and there are no age or income limits. Please call the Senior Center at 978.692.5523 to add your name, address, and telephone number to the list for having your tax return prepared. Hal has all the federal and state tax forms that are needed to be filled out – do not bring any blank forms or instructions with you.

Information Needed for Preparing Your Tax Return:

Your 2021 federal and state tax return if it was not prepared at the Westford Senior Center.

Form MA 1099-HC and IRS Form 1095-B. The health insurance information from these forms must be entered on your Massachusetts tax return.

Form 1095-A (you receive this form if you received the advanced health insurance premium tax credit). Your return will be rejected and the IRS will demand the entire credit be returned if the information from this form is not entered on your federal 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 state estimated tax payments you made for 2022.

If you pay rent for your main residence, bring the total amount you paid in calendar year 2022 (some or all is deductible on your Massachusetts tax return).

For real property not located in Westford – total the property tax bills that you paid in calendar year 2022 (do not include any late payment fees, demand notice fees, or interest charges).

If your main residence is not located in Westford and if you or your spouse is age 65 or older – total the water/sewer bills that you paid in calendar year 2022 (do not include any fees or interest due to late payment).

Car, boat, personal property excise tax bills – total the bills that you paid in calendar year 2022 (do not include any fees or interest due to late payment).

If you sold any stock or bonds - the date you bought the stock or bond and the amount you paid for them (that information may have been provided as supplemental or additional information that comes with the Form 1099-B that you received).

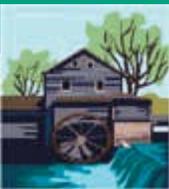
If you have any mutual funds - any information provided by the mutual fund concerning how much of the dividends are exempt from state income tax or are from federal or state obligations. If you sold any mutual fund shares - the date and what you paid for the shares (that information may have been provided as supplemental or additional information that comes with the Form 1099-B that you received).

Medical and Dental expenses – total your co-pays and deductibles for all your drugs (prescription and over-the counter), doctor, dentist, hospital visits, etc. Include hearing aides, eyeglasses, etc. Add up the car mileage to get prescription drugs or go to the doctor, dentist, hospital, etc. List any health insurance premiums, long term care premiums, and Medicare premiums separately since they need to be reported separately (do not add them together).

Charitable contributions. - total your cash/check/credit card contributions (do not include any political or election campaign contributions). For property contributions – in general terms (clothing, household goods, furniture, etc), what was contributed; the date of the contribution; estimated fair market value of the property; and the name and address of the charity receiving the property. If you donated a car, it is very important that you bring the paperwork/form you received from the charity.

## Photos from the Harvest Moon Festival





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**BRAIN GAMES**

**Answer to Sudoku**

5	1	3	8	2	4	7	6	9
4	2	9	1	7	6	8	3	5
6	8	7	9	3	5	1	2	4
8	9	6	3	5	2	4	1	7
3	5	4	6	1	7	9	8	2
2	7	1	4	9	8	6	5	3
9	4	2	5	8	1	3	7	6
1	6	5	7	4	3	2	9	8
7	3	8	2	6	9	5	4	1

**Sudoku**  
Fill in the grid so that every row, column and 3x3 box contains the numbers 1 through 9.

		3		7				
1								6
		5	6		1			8
					8			
				3	9			
			4	6	5			3
		6	8		3		5	1
	9		5			6		7
5	1		7		3			4

DIFFICULTY: ★★★★★

**CROSSWORD PUZZLE**

**ACROSS**

1. First proceeds
5. Small galaxy
9. Bird
12. Vegetable
13. Poem
14. We now see you
15. Wetting cloth
16. Root
18. Constitutive of soil
20. Weight adjustment
21. Hoop's parts
23. Piece
24. Rec.
25. Daughter of the American Revolution
26. Double verb
29. Beach on a beach
30. Science class
31. 1960s musical
32. Sp. arson
33. Fishing on sea
34. Decade
36. U.S.
37. Hoisting
38. Small, rare 1960s
40. Land
41. Bird
43. Freshwater worm
46. Crab
47. Gray cell
48. F. C. (part)
49. Father, Arabic
50. L. C. (part)
51. Hippopot

**DOWN**

1. Also-based woman's name
2. Singing insect
3. Horned viper
4. Bird
5. In part
6. Absent without leave table
7. Sanskrit name
8. L. C. (part)
9. Without (part)

**ANSWER TO PREVIOUS PUZZLE**

L	C	D	R	F	O	C	S	A			
K	O	A	E	C	J	O	P	H			
E	I	N	E	C	U	E	S	T	I	O	N
T	R	I	N	U	N	I	N	Y	C		
S	A	B	E	A	G	T					
A	R	T	F	S	S	H	A	G	A	R	
D	I	E	T	T	I	P	M	A	I	D	
E	A	R	C	D	B	A	R	I	L	L	A
			R	A	F	L	A	L	O		
N	P	G	R	U	L	E	D	S	P	A	
S	A	N	S	K	R	I	T	S	H	A	R
A	L	A	E	C	N	O	R	E	N	D	
E	R	A	R	E	T	A	S	T			

**10. U. S. verb**

11. Tall lake
17. Sea name
19. Comparative ending
21. Game
22. Hand
23. Habakkuk abbr.
25. Top
26. Rhyme
27. China
28. Song (Ger.)
30. Afr. river
33. Church abbr.
34. Cooking vessel
35. Italian hero
36. Includes in the
37. Green
38. Arab's labor
39. Phil. island
40. Greek name
41. Greek letter
42. Dove
44. Sans. letter
45. Arab's letter

**ENIGMA™**  
CRYPTOGRAM

Enigma cryptograms are created from quotations and proverbs from around the world. Each letter stands for another letter. *Hint: "Z" = "A"*

"RZMCF QOMWVWP EZNE POCS VW  
VND QOBNE."  
— URWYZQVW GMZWLCVW

PREVIOUS SOLUTION: "Nearly all men can stand adversity, but if you want to test a man's character, give him power." — Chinese proverb

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**CROSSWORD PUZZLE**

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