

# WESTFORD COUNCIL ON AGING NEWSLETTER MARCH 2018



20 Pleasant St., Westford, MA

978 - 692 - 5523

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

Hours : Monday – Friday 8a.m. – 4p.m. Evening Hours: Tuesdays & Thursdays 4p.m.– 8p.m.

MISSION STATEMENT: The Council on Aging promotes physical, emotional, and economic well-being of older adults and promotes their participation in all

Please attend [Westford's Annual Town Meeting, Saturday, March 24, at 10 a.m.,](#)  
at Abbot School, to vote on several important articles.

In addition to reviewing the budget, residents will be asked to vote on extending property tax relief to certain low-income senior citizens and non-senior disabled residents. Public safety articles cover intersection improvement and potentially reducing speed limits to 25 mph in certain areas of town. Should Westford regulate the retail use of single-use, plastic checkout bags? Details on these and other articles are in the Town Warrant, mailed to all households.

**Your votes matter!**

**The COA will provide free transportation to Town Meeting,** please call the Cameron at 978-399-2322.

**Also, the COA will provide 50% off lunch coupon served at Town Meeting.** To reserve a coupon, call the Cameron. Coupons can be picked up starting at 9:30 a.m., in the cafeteria at Town Meeting.

The following meetings will provide more details and the chance to ask questions:

### **Informational Luncheon on Proposed Tax Relief Articles**

Presentation by: The Senior, Low Income, Disabled, Tax Relief (SLIDTR) committee

Date: Friday, March 9, at 11:30 a.m.

Location: The Cameron

RSVP to 978-692-5523, Westford residents only

Don't miss the enclosed insert which explains the exemption benefits. For more information on these articles, please call Annette Cerullo at 978-692-5523.

### **League of Women Voters Warrant Review**

Finance Committee and warrant sponsors discuss the pros and cons.

Date: Thursday, March 15, at 7:00 p.m. – 9:00 p.m.

Location: Millennium School, Conference Room B

### **SUPPORT THE CAMERON – BECOME A FRIEND!**

Westford relies on donations and volunteers to help sponsor the rich array of programs, activities and services available to seniors at the Cameron. Friends of the Cameron Senior Center help raise funds and provide an outlet for volunteering and social interaction to further our mission to enrich the lives of seniors in the community.

How do you benefit? If you attended the Sweetheart Luncheon, Holiday Lunch at Westford Regency, last summer's party at Kimball Farm, or plan to attend a Gay Nineties celebration, women's breakfast, Lunch & Learn program or 55+ Early Evening Program, you are benefitting from the sponsorship provided by the Friends of Cameron.

The Friends also sponsor Cameron exercise and fitness programs, enabling Westford seniors to participate, **free-of-charge**. If you attend Aerobics, Basic Zumba, Cameron Fitness Camp, Chair Movement, T'ai Chi or Yoga – the Friends pay for your fees. If you sing with the Music Makers chorus – the Friends pay for your music and director. If you sew, knit, crochet or quilt – the Friends donate yarns and fabrics for crafters. If you buy something at Trudy's Boutique, the Friends solicit donations of fine merchandise year-round and replenish the shop for your pleasure.

But, the Friends can't do this alone! We need your support! Goals for this year include: sponsoring our first Art Auction in June to benefit the Cameron Senior Center and setting-up a new "Friends Ebay store." Come get involved, lend a hand, meet new people, volunteer your talents, exercise your skills – and have fun at the same time. Join the Friends and make a difference!



## DIRECTOR'S MESSAGE



### The importance of Westford's mature voice

- Did you know head of households ages 65 plus for non-family household nearly doubled from 19.4% in 2000 to 35.8% in 2010 which reflected the increasing mature adult in Westford.

- In 2010-14, 625 residents were living in poverty and 21.8% were age 60+.

- The 2010-20 Westford Housing Production plan states, "18.4% of owner occupied households were moderately burdened by housing costs paying more than 30% of their income on housing costs."

- Lastly, Westford aging population age 64+ are projected to increase 52.4% between 2010-2020.

As these indicators show the population demographics is strongly changing to an increasing aging community of age 60+.

As this community embraces this significant demographic transition remember the impact your one voice has in determining town services and budgets, aging in place resources, infrastructure, growth, governance and desired quality of life.

Also, pick up a pin to wear that says, "See You at Town Meeting" at the Cameron registrars desk.

*Jennifer*

**PS- Please call the Cameron to receive your 50% discount lunch coupon to Town Meeting** made possible by the Council on Aging/Cameron Senior Center. Regular meal costs \$7 for a boxed lunch prepared by Nashoba Tech which includes many meal options such as **roast beef, ham & cheese, turkey, vegetarian (hummus), tuna salad and chicken salad, or a garden salad.** The box will also include a bag of chips and cookie bottle of water and fruit.

### **MARCH IS SOCIAL WORK MONTH!**

I feel honored to be your social worker and to have the opportunity to work with so many of you on such a wide range of issues. I enjoy the work I do with each of the individuals we serve. I'd also like to know if you would like to see any social work-specific presentations or if you have suggestions to help us better serve you. Keep your eye out for the Social Work suggestion box in the welcome area or feel free to call for an appointment. -Alison 978-399-2325

## HEALTH AND WELLNESS

### WESTFORD HEARING CLINIC

**Monday, March 12 at 9:30 a.m.**

Hearing/Hearing Aid Screenings at Cameron with Dr. Megan Ford from HearSmart Audiology of Littleton and Dr. Julie Breault in Littleton, sponsored by the Westford Health Department. By appointment only. To book your 40-minute appointment call the Westford Health Department at 978-692-5509.

### BLOOD PRESSURE & MORE

**Tuesday, March 13 at 9 a.m.**

Gail from the Westford Health Department will be at Cameron if you would like a health screening including: blood pressure reading, medication review, weight check and an opportunity to discuss other concerns please stop by.

### PODIATRY CLINIC

**Friday, March 9 at 8:30 a.m.**

Cost is \$35. Advance appointments are necessary with Dr. Ayleen Gregorian. Call 978-692-5523.

### MANICURES & PEDICURES

**Wednesday, March 14 at 9:30 a.m.**

Manicures \$15, Pedicure \$22, Gels \$25. Rebalancing \$21 and reflexology (acupressure) \$25 for 30 minutes and \$45 for an hour. To make an appointment call Veronica at 978-407-7658 or Email her at [veronica@greatkneads.com](mailto:veronica@greatkneads.com).

## *Trudy's Boutique*

THRIFT SHOP

MONDAY – FRIDAY: 9 A.M. – 3 P.M.

CLOTHING, HOUSEHOLD GOODS, DÉCOR, JEWELRY

~ ALL AT AFFORDABLE PRICES ~

WATCH FOR OUR

**MARCH MADNESS SALE**

**DONATIONS ALWAYS APPRECIATED!**

## **Volunteers Wanted!**

Do You Like To...or Can You Help:

Clean & sort art for our Art Auction event?  
 Research & write art auction descriptions?  
 Sort clothing & merchandise for Trudy's?  
 Sell items on Craigslist?  
 Set-up an Ebay store & join a selling team?

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
			<b>1</b> Billiard Players 8:30am Basic Zumba 9am Chair Movement 10am Watercolor Class 10am <b>Friends Board. Mtg.</b> 12:30pm Hand & Foot 12:30pm Bone Builders 1pm <b>Veterans Services</b> 4pm <b>Hot Dog Night</b> 5:30pm BINGO 7pm Train Club 7pm Quigong 7pm	<b>2</b> Aerobics 8:30am Music Makers 9am Ping Pong 9:45am
			<b>5</b> Bone Builders 9:30am Quilting Club 9:30 am Open Art Studio 12pm T'ai Chi 1pm Busy Fingers 1pm BINGO 1pm PING PONG 1:45pm	<b>6</b> Basic Zumba 8:15am Billiard Players 8:30am Yoga 9am <b>Ask the Lawyer</b> 9:30am Watercolor Club 10am Chair movement 10:15am Upbeat Band 10:15am Bone Builders 1pm Ping Pong 3:30pm Circuit Training 4:30pm <b>Thrive 7 Kick off</b> 6pm
<b>12</b> <b>Woman's Breakfast</b> 9am Bone Builders 9:30am Quilting Club 9:30 am <b>Hearing Clinic</b> 9:30am <b>Meet the Relator</b> 10am Open Art Studio 12pm <b>SHINE</b> 12:30pm T'ai Chi 1pm Busy Fingers 1pm BINGO 1:pm PING PONG 1:45pm	<b>13</b> <b>Men's Breakfast</b> 8am Basic Zumba 8:15am Billiard Players 8:30am <b>Blood Pressure</b> 9am Yoga 9am Watercolor Club 10am Chair movement 10:15am Upbeat Band 10:15am Bone Builders 1pm Ping Pong 3:30pm Circuit Training 4:30pm Trive 7 6pm	<b>14</b> Aerobics 9:30am Bone Builders 9:30am <b>Mani &amp; Pedi</b> 9:30am <b>No Wed. Lunch</b> Busy Fingers 1pm Cribbage 1pm <b>Billiard Travel Team</b> 1pm Fitness Camp 1:30pm <b>COA Bd. Mtg.</b> 4pm	<b>15</b> Veteran Services 8am Billiard Players 8:30am Basic Zumba 9am Chair Movement 10am Watercolor Class 10am <b>Verizon</b> 11:30am Hand & Foot 12:30pm <b>Boiled Dinner</b> 12:30 pm Bone Builders 1pm <b>Dementia Friendly</b> 3:30pm <b>Release, Rebalance, Restore</b> 4pm <b>Movie Night</b> 4:30pm BINGO 7pm Train Club 7pm Quigong 7pm <b>Warrant Review</b> 7pm	<b>16</b> Aerobics 8:30am Music Makers 9am Ping Pong 9:45am
<b>19</b> Bone Builders 9:30am Quilting Club 9:30 am <b>Van Trip</b> 11am Open Art Studio 12pm T'ai Chi 1pm Busy Fingers 1pm BINGO 1pm PING PONG 1:45pm	<b>20</b> Basic Zumba 8:15am Billiard Players 8:30am Yoga 9am Watercolor Club 10am Chair movement 10:15am Upbeat Band 10:15am <b>Van Trip</b> 11am Bone Builders 1pm Ping Pong 3:30pm Circuit Training 4:30pm <b>Book Club</b> 6pm <b>Thrive 7</b> 6pm	<b>21</b> Aerobics 9:30am Bone Builders 9:30am <b>Property Tax Rep</b> 10:30am Lunch - Clam Chowder 12pm Busy Fingers 1pm Cribbage 1pm Fitness Camp 1:30pm	<b>22</b> Veteran Services 8am Billiard Players 8:30am Basic Zumba 9am Chair Movement 10am Watercolor Class 10am Hand & Foot 12:30pm <b>Veterans Lunch</b> 12:30pm <b>Billiard Travel Team</b> 1pm Bone Builders 1pm Release, Rebalance, Restore 4pm <b>Strength &amp; Movement</b> 6pm BINGO 7pm Train Club 7pm Quigong 7pm	<b>23</b> Aerobics 8:30am Music Makers 9am Ping Pong 9:45am <b>Van Trip</b> 10am
<b>26</b> Bone Builders 9:30am Quilting Club 9:30 am <b>Perfect Dental</b> 10:30am <b>Elegant Chef</b> 11:30am Open Art Studio 12pm <b>Housing Consultant</b> 1pm T'ai Chi 1pm Busy Fingers 1pm <b>BINGO</b> 1:30pm PING PONG 1:45pm	<b>27</b> Basic Zumba 8:15am Billiard Players 8:30am Yoga 9am Watercolor Club 10am Chair movement 10:15am Upbeat Band 10:15am Bone Builders 1pm <b>Diabetic Shoe Clinic</b> 1pm Ping Pong 3:30pm Circuit Training 4:30pm Thrive 7 6pm	<b>28</b> Aerobics 9:30am Bone Builders 9:30am <b>Restaurant Review</b> 11:30am Lunch - Pizza 12pm Busy Fingers 1pm Cribbage 1pm Fitness Camp 1:30pm	<b>29</b> Veteran Services 8am Billiard Players 8:30am Basic Zumba 9am Chair Movement 10am Watercolor Class 10am Hand & Foot 12:30pm <b>Birthday Lunch</b> 12:30pm Bone Builders 1pm Release, Rebalance, Restore 4pm BINGO 7pm Train Club 7pm Quigong 7pm	<b>30</b> Aerobics 8:30am Music Makers 9am Ping Pong 9:45am

## NEW PROGRAMS

### FREE Caption Phones

**Thursday March 8, 10:00 a.m.**

Learn how you can qualify for a NO cost caption phone with a Clear Captions representative. Becky will be available to explain this federal program to anyone that is hard of hearing. You must have a land line and internet service. To sign up please call 978 692 5523. The program will be held at the Cameron Senior Center.

### NEW - RELEASE, REBALANCE AND RESTORE

The Rec. Dept is happy to offer this program at the Westford Cameron Center. The class is a slow to moderately paced full-body stretch and tone class for beginners and beyond. You will increase flexibility, improve mobility and posture, build strong bones, and release muscle tension without using weights. This work out is done in bare feet or sticky yoga socks and please bring a yoga mat and large towel to class. Max 10 participants; for all fitness levels.

Westford residents 55+ who register with Katie at the Senior Center will receive \$20 off their class registration.

Sign up by calling the Rec. Dept.. at 978-692-5532.

Session 1Th: March 15, 22, 29, April 5, 12, 19

Time: 4:00 p.m.-5:00 p.m

Fee: \$110 Resident/\$120 Nonresident

Location: Cameron Senior Center, Westford, MA

Instructor: Sharon Pugatch, Sharon@dtssfitness.com

### BOILED DINNER

**Thursday, March 15 at 12:30**

Enjoy a boiled dinner prepared by Jackie Russell. Smoked Shoulder, Soda bread, potato, cabbage, carrots, turnips, and dessert. \$10 for Friends Members and \$15 for Non Friends Members. Call 978-692-5523.

**\* Meet and Greet with Verizon at 11:30am while you wait for lunch.**

### New Billiard Travel Team

Mike Priest, Dave Wickers, Peter Cena, Charlie Cormier, and Tim Butler. Support our New Team at our Home Games on March 8, 14, and 22. games start at 1pm.

### RED CROSS PRESENTATION AND LUNCH

**Tuesday, April 3 at 12:30pm**

Learn about Fire Safety from the Red Cross while enjoying lunch. Call 978-692-5523 to sign up.

### MEET THE MUSIC MAKERS

**Friday, April 6, at 12pm**

Meet with the Music Makers and enjoy some wonderful music and trivia while you eat lunch. Call 978-692-5523 to sign up.

### NEW BINGO FOR AGES 50 AND OVER.

Mondays at 1p.m. except Monday, March 26 BINGO starts at 1:30 p.m. Thursday Nights at 7 p.m.

### WESTFORD FAMILY FUNFEST SPRING FESTIVAL 2018

The Westford Family FunFest\* invites the Westford Senior Center members to participate and enjoy the 1st Annual Spring Festival of Spring Wreaths, Creative Gingerbread and Fairy Gardens/Gnome Houses and other events. The Festival will be held at the Westford Regency Inn - 219 Littleton Rd. Westford from Friday, March 16 to Monday, April 2, 2018. The Westford Regency Atrium and Lobby halls/walls will be decorated with Spring/Easter wreaths, creative gingerbread creations (both real and artificial) and Fairy Gardens/Gnome Houses. Workshops. If Westford residents age 60 and over would like to participate in a workshop on behalf of the Cameron we will subsidize the cost by 50% for the first eight sign-ups. Please register at the front for this fun opportunity.

**Also, a fun evening and invite to the Opening Reception of the Westford Family FunFest Spring Festival on March 16<sup>th</sup> from 6-8pm.** Enjoy complimentary light refreshments, music, viewing and voting on the wreaths, gingerbread creations, fairy gardens/gnome houses. **"Special Senior and Friends only lunch"** to be offered at the Spring Festival on the following dates from 11AM-2PM: Monday March 19<sup>th</sup>, Tuesday, March 20<sup>th</sup> and Monday, March 26<sup>th</sup>. To make a reservation please call 978-692-8200 ext. 520. **The Cameron will offer free transportation to and 50% off lunch to the first 12 sign-ups on Mon., Mar. 19<sup>th</sup> and 20<sup>th</sup> but you must RSVP to the Cameron at 978-692-5523.**

To learn more about Breakfast with the Easter Bunny and other festival offerings please visit [www.westford.org/funfest](http://www.westford.org/funfest).

### VETERANS LUNCH

**Thursday, March 22 at 12:30pm**

Lunch will be prepared by Nashoba Tech' Elegant Chef and partially sponsored by Legion Post 150. Entertainment provided by veterans services. Lunch is for Veterans and their spouses. To sign up please call 978-692-5523.



## 55+ EARLY EVENING PROGRAMS

### THRIVE 7

starts March 6th, 6:00 pm

We are excited to offer this new nutrition and wellness seven week program for folks led by owners **Susanne Duato and Jim Geraghty of Crossfit 110**. Susanne is a certified nutritionist and personal fitness trainer. The program includes a wellness handbook, meal plans & shopping lists, seven small group check in sessions here at Cameron, webinars, daily inspirational emails, and a “wrap up” party at the end. The program is highly successful because it is holistic and doesn’t just focus on healthy food, relationships, movement, mindfulness and more. The cost is \$30. (\$5.00/class and the last one is free). Please treat yourself to this wonderful opportunity by signing up at 978-692-5523. Class will be limited to the first 15 sign ups.

### CIRCUIT TRAINING

resumes March 6th, 4:30 pm

Starting March 6th for 8 weeks circuit training classes resume in our fitness room on Tuesdays at 4:30-5:30 p.m. With the help of an instructor, come learn how to use the cardiac and strength equipment and create a personal exercise program that addresses your goals and health concerns. If more than 10 sign up we can possibly start a class that Thursday at 4:30 also. The cost is \$40. Please call 978-692-5523 to sign up.

### NEW - Strength & Movement Matter

March 22nd, 6-7:30 pm

Lowell General presents a free class. On exercises you can do every day to help your body move the way it was supposed to. Find relief from aches and pains through easy strength building stretches and exercises. Presented in partnership with SLS Fitness. Registration: Call 1-877-LGH-WELL (1-877-544-9355) or visit [www.lowellgeneral.org/health](http://www.lowellgeneral.org/health) or see Annette here.

### BOOK CLUB

March 20th, 6:00 pm

Do you love to read and would like to talk to others about a great book? Then join us the 3rd Tuesday of every month from 6-7:30. For March “**The Innocent**”, by **David Baldacci** is the book to discuss is. As a group you all will decide the next book to review. Hope to see you in our cozy library by the fireplace.

### MOVIE NIGHT

Mar.15th, 4:30 pm

On the 3rd Thursday of every month from 4:30 – 6:30 p.m. a movie and light meal are provided for \$3.00. Join us in March for the comedy “**Waking Ned Devine**” starring **David Kelly**. Please call to sign up at 978-692-5523 by 3/12.

## DINING OPTIONS

**ALL LUNCHES CAN BE MODIFIED BASED ON DIETARY NEEDS  
PLEASE NOTIFY THE FRONT DESK AT REGISTRATION.**

### ELEGANT CHEF LUNCHEON

**Monday, March 26 at 11:30 a.m.**

Enjoy this three-course meal prepared and served by the culinary art students from Nashoba Tech’s Elegant Chef program. RSVP must be three business days notice at 978-692-5523. **March menu selections: Baked Haddock or Stuffed Chicken.** The cost is \$10.

**\*A special talk from Perfect Dental at 10:30am**

### BIRTHDAY CELEBRATION

**Thursday, March 29 at 12:30 p.m.**

Come Celebrate the March birthdays! Lunch is prepared by the students of the Elegant Chef restaurant at Nashoba Tech followed by cake and ice cream that will be sponsored by Exit Reality. Please call in advance to register at 978-692-5523. Cost for birthday celebrants is free and to guests the cost will be \$5.

**March Meal Choice is ~ Spaghetti & Meatballs**

### RESTAURANT REVIEW ~ Dutch Treat!

Be sure to mark your calendars for our next outing on Wed. March 28th at 11:30 am at the **99 restaurant in 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”. Bon Appétit.

### LUNCH AND LEARN

**Friday, March 9, at 12:15 p.m.**

A Colonial Experience Abigail by Gail and Lunch **Sponsor is Bridges by Epoch at Westford**. Call 978-692-5523 to sign up.

### MEN’S BREAKFAST

**Tuesday, March 13 at 8 a.m.**

This year marks the 50th anniversary of the TET Offensive. TET was the largest and most important campaign of the Vietnam War. Presented by Gary Hylander, Ph.D. Sign up at 978-692-5523.

### WOMEN’S BREAKFAST

**Monday, March 12, at 9 a.m.**

Presentation with Marshall– Ben Tisdale, AAMS of Edward Jones. “The road to financial independence begins with a few simple rules” Sign up at 978-692-5523.

### WEDNESDAY LUNCH

Lunch will be served at 12 p.m. reservations are required 24 hours in advance by calling 978-692-5523. (If you forget to RSVP we ask that you please wait in the sitting area until all are served, thank you!) Cost is \$3.

Wednesday, March 7, Baked Potato Bar

Wednesday, March 14, No Lunch

Wednesday, March 21 Clam Chowder

Wednesday, March 28 Pizza

## SUPPORT SERVICES

### COA TRANSPORTATION SERVICES FOR SENIORS 60+ AND THE DISABLED

Service towns are: Acton, Ayer, Carlisle, Chelmsford, Concord, Groton, Littleton, Lowell, and Westford. Please call Chuck to schedule your ride at 978-399-2322 We ask for a 48 hours notice prior to your appointment. Our first priority are rides to medical appointments, we will also take you to local errands and all Cameron Senior Center sponsored activities. Don't forget we offer Grocery Shopping trips to Market Basket every Wednesday and other days as needed. Donations are encouraged.

### VETERANS SERVICES

#### **Thursdays, 8 a.m. to noon.**

Meet with Westford Veterans Agent at the Cameron. Only on the first Thursday's of each month The Veterans Agent will have evening hours from 4 - 6 p.m. The remaining Thursdays of each month will continue with his usual AM hours. The regular office, in the Millennium Building behind Abbot School, 23 Depot Rd., open Monday through Thursday, from 8 a.m. to 4 p.m. Fridays by appointment only. For more information, call 978-392-1170 or visit <http://westfordma.gov/veterans>

### SHINE APPOINTMENT

#### **Monday, March 12 at 12:30 p.m.**

For a private, confidential appointment, at the Cameron, to answer your health insurance or Medicare questions, call 978-692-5523.

### MEALS ON WHEELS

#### **Monday through Friday.**

Hot, nutritious meals delivered to home-bound seniors – either on a temporary basis (post-surgery) or a long-term basis. Traditional and special diets are available, with a doctor's authorization. Call 1-800-892-0890 to register.

### REAL ESTATE TAX EXEMPTIONS

There are several tax exemptions you may qualify for to help reduce your tax burden. Be looking for a chart with your next tax bill that shows the various exemptions. From Nov. 1st until April 1st you may apply for these exemptions through the Assessor's Office and if you need assistance completing the applications Annette, the Outreach Coordinator can assist you. For more Information contact Annette at 978-399-2326 or the Assessor's office at 978-692-5504.

### DIABETIC SHOE CLINIC

#### **Tuesday March 27 at 1pm**

Is medicare your primary insurance? If so, you are eligible to receive a pair of diabetic shoes and inserts FREE to you if you are Diabetic! Also other insurances may cover this as well. Please bring your Medicare card and other supplemental insurance cards as well as the completed doctor's order (pick up at the center) Call Katie to make your 10 min fitting appointment 978-399-2330.

### NEW – FRIENDLY VOICE

We are fortunate to have a friendly visitor program where volunteers go out and visit seniors once a week. These visits provide comforting socialization and reduction in isolation. Some folks may prefer a weekly call of support. If you would be interested in a Friendly Voice calling or you would like to volunteer to make those calls please let Annette the Outreach Coordinator know at 978-399-2326.

### SUPPORT GROUPS

Several local support groups are available to Westford residents. Visit: [www.westfordma.gov/coa](http://www.westfordma.gov/coa). Click on: Services/Programs and then click on: Support Groups.

### ALZHEIMER'S & RELATED DEMENTIAS CAREGIVER SUPPORT GROUPS

#### **Wednesday, March. 7 at 6:30 p.m.**

1st Wednesday each month at 6:30 p.m.  
Cameron Senior Center. For information, call Sandy at 978-758-6072.

### ASK THE LAWYER

#### **Tuesday, March 6 at 9:30 a.m.**

#### **Tuesday, June 5 at 9:30 a.m.**

#### **Tuesday, September 11 at 9:30 a.m.**

Free legal service provided by the office of Attorneys Madge & Johnson is available to all Westford seniors age 60 and over, by appointment. Please call 978-692-5523 to reserve a timeslot.

### ASK THE OFFICER

#### **Thursday, March 8 at 11 a.m.**

Westford Police Department Family Services Detective Nirisa Nicoletti will be available for consultation the 2nd Thursday each month at Cameron. Walk-in or call 978-692-5523 for an appointment.

### MEET THE REALTOR

#### **Monday, March 12, at 10 a.m.**

Local real estate agent Kathy Cunningham of Coldwell Banker. Call: 978-692-5523 for an appointment.

### ASK THE PROPERTY TAX RELIEF REP

#### **Wednesday, March 21**

To help our senior homeowners be more aware of the real estate tax exemptions that they may be eligible for we will be holding monthly 1:1 appointments. On the 3rd Wednesday of the month, appointments will be available between 10:30 and 12:30. Call the front desk to make an appointment, 978-692-5523.

### HOUSING CONSULTANT

#### **Monday, March 26 at 1 p.m.**

New monthly service offering at the Cameron. Housing Consultant provides helps to individuals dealing with various housing issues in Westford. To schedule an appointment call 978-692-5523.

**RMV (REGISTRY OF MOTOR VEHICLES) ASSISTANCE**

If you need assistance with an online transaction with the RMV-license renewal, registration renewal, etc. we are happy to assist you. Not all renewals and transactions are eligible to be completed online, but we can let you know if we can help. Call Alison at 978-399-2325 or Annette at 978-399-2326.

**FUEL ASSISTANCE (LIHEAP) APPLICATIONS**

March is the last full month to apply. If you are a new applicant with a termination notice on a gas or electric bill, please call CTI at 978-459-6161. Otherwise, please call Alison at 978-399-2325 or Annette at 978-399-2326 for application assistance.

**WESTFORD SPECIAL NEEDS EMERGENCY REGISTRY**

Please remember that the senior center is no longer keeping a storm emergency call list for those people who signed up in the past. Instead, we are part of a more comprehensive effort with Emergency Management and the Westford Health Department. If you have a disability, chronic condition, or special healthcare needs that could be impacted in a weather emergency, call the Westford Health Department to complete a registration form and be added to the list. We can help you complete the form if needed.

**Reminder:**

Save your Social Security benefit notification for 2018. You will need it to apply for many of the financial assistance programs that exist.

**T.R.E.A.D.**

Applications will be available at the Senior Center in May this year and will be DUE ON AUGUST 1st. Tax Relief for Elderly and Disabled is a donation funded program for property tax relief. Applicants must be 65 years or older OR have a state recognized disability, and must own and occupy their home. The T.R.E.A.D. Committee will meet to determine awards in December 2018. If you have any questions about the program or need application assistance, call Alison Christopher, LICSW at 978-399-2325.

***Outreach & Social Services***

**WHAT IS OUTREACH?**

**By: Annette, Outreach Coordinator**

We have been busy in the office helping folks with applications for fuel assist, tax exemptions and more. Many seniors are unaware of the Part D late enrollment penalty which only increases with every month you are not enrolled in a D plan. Please read the "Did You Know" column for more details about avoiding or minimizing this long-term penalty. If you have any questions feel free to contact Annette at 978-399-2326.

**GOOD NEIGHBOR ENERGY FUND**

The Massachusetts Good Neighbor Energy Fund is available to any Massachusetts resident who, because of temporary financial difficulty, cannot meet a month's energy expense and is not eligible for state or federal energy assistance. This is a good program for people who don't qualify for LIHEAP, but have a recent hardship situation. If you are interested in applying, call Salvation Army Lowell at 978-458-3396 or call Alison or Annette for assistance with a referral. See income guidelines below.

Household Size	Total Gross Yearly Income
1	\$34,380 - \$45,840
2	\$44,958 - \$59,944

**SENIOR TAX WORK**

Tax Work applications are available at the Cameron Senior Center. Please apply if you are interested in participating in this program to work in a Town department in exchange for \$1,000.00 (minus federally mandated deductions) reduction in your FY 2019 real estate tax bill. You must submit a NEW application if you are interested in being placed this year, even if you have participated in the past. We will be placing first time applicants first, and using a lottery to place repeat applicants if necessary. Applicants must be 60+ years old, own and occupy the property for which Westford taxes are paid. Only one member of a household is eligible. Applications must be submitted to the Senior Center by May 4th. The lottery will take place in May. If you have questions about the program, please call Alison Christopher at 978-399-2325.

**NEW**

The Westford Health Department has provided us with a supply of DETERRA drug deactivation system bags, received through a generous donation from Circle Health. These special zip lock pouches allow users to neutralize unused pills, liquids, and patches while protecting the environment and preventing misuse. They are a convenient method of pill disposal for seniors who are homebound or people who have difficulty getting to the Westford Police Department to drop off medications for disposal. If you would like to use the pouches, you can pick them up at the Senior Center or we can deliver them to homebound individuals. Call Alison 978-399-2325 or Annette 978-399-2326.

**SPRING CLEAN UP – deadline 3/30**

With April around the corner, it is time to start thinking about spring yard cleanups. Due to growing numbers of seniors requesting this service and limited volunteer hours available, we are asking that residents sign up only if they have no other means for yard work to be completed. Please also know that a request does not guarantee that your yard can be cleaned. We will do our best to solicit volunteers to match up with residents but we will be prioritizing seniors with a demonstrated need first – financial, health, physical etc. We apologize in advance if we cannot help every person who asks. Please call the front desk at 978-692-5523 for your name to be added to the requestor's list by Friday March 30th.

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06-5200

Do you know about EXTRA HELP?

The Medicare Low-Income Subsidy (LIS), also known as "Extra Help," gives low-income Medicare beneficiaries help with Medicare Part D prescription drug costs. LIS can easily save Individuals with costly prescriptions thousands of dollars per year by helping with premiums, deductibles and co-pays. Despite these major benefits, many people who qualify for LIS have not enrolled.

**People with Medicare can enroll in LIS at any time in the year.**

Applications can be completed online at the Social Security website<sup>1</sup> or in person at any Social Security office. Enrollment usually does not require producing documents like bank statements or insurance policies.

**LIS coverage lasts until the end of the year, even for those who no longer qualify for Medicaid.**

This can be particularly helpful for older adults with a Medicaid share of cost. If they meet their share of cost even once, they qualify for LIS for the rest of the year. If they meet it in July or later, they qualify for LIS for the rest of that year and all of the next year.

**People with LIS can change Part D plans and MA-PD plans at any time without a penalty.**

They do not have to wait for an open enrollment period. This can be helpful for clients who have recently been diagnosed with a chronic condition or who have changed prescriptions and find that the formulary of their current plan does not meet their needs.

**LIS is not subject to estate recovery.**

Many seniors are fearful of applying for Medicaid because estate recovery laws may allow states to recoup some costs from their estates. The LIS is different. There is no estate recovery for LIS costs. Federal law does not permit states or the federal government to collect money from your client's estate for LIS costs. Medicare Savings Programs (QMB, SLMB and QI) also are exempt from estate recovery.

**People with full LIS qualify for a \$10 a month Social Security overpayment plan.**

It is not uncommon for clients to owe Social Security for an overpayment of benefits. When this happens, clients often find that a large portion of their Social Security benefit is being deducted to pay back the debt. If your client has LIS, however, the client can request that Social Security take out only \$10 a month. Social Security is required to automatically honor the request when it is made.

HELP PUT WESTFORD ON THE MAP AS DEMENTIA FRIENDLY

We are continuing work with Senior Helpers and the Westford Health Department to make the Town of Westford even more friendly for people living with dementia and their care partners. Our goal is to include all sectors of the Town-municipal, private businesses, religious organizations, etc.-and to help educate our citizens about how they can better support these valued members of our community. If you are living with dementia or caring for someone with dementia, please consider attending the events on the 3rd Thursday each month from 3:30-4:30 PM at Cameron Senior Center. Please RSVP to the Health Department at 978-692-5509.

**Mar 15th**

"Understanding and responding to dementia related behavior "- Provides participants with a four -step model to address behavioral aspects of dementia.



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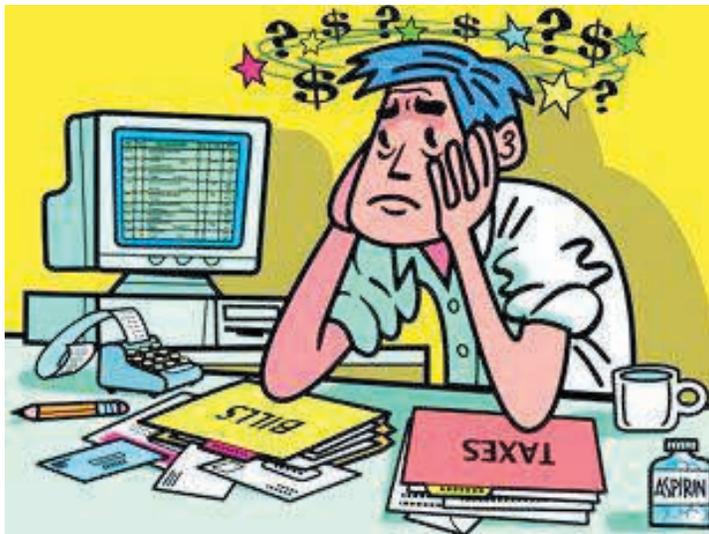
### 2017 Circuit Breaker

The Circuit Breaker is a method for refunding some of the property taxes or some of the rent that you paid in calendar year 2017 for the home that you lived in as your main home. The amount of the refund (if any at all), up to the maximum allowed for the year (\$1,080 for 2017), depends upon the amount of property tax or rent paid in comparison to your total income. A portion of any water or sewer charges that you paid in the calendar 2017 can be added to your property tax for computing the amount of the refund. Your main home can be a single-family residence, a multiple family residence, a condominium, or an apartment. However, you are not eligible for the refund if you rent a home from the Housing Authority, or from any other tax-exempt entity, or receive any federal or state subsidy.

The refund is available for those who are age 65 or older (if married, only one spouse needs to meet the age requirement) and whose total income for 2017 is less than \$86,001 (married filing a joint tax return); \$72,001 (filing a head of household tax return); and \$57,001 (filing a single tax return). The refund is not available if you are filing a married separate tax return. To obtain the refund, you need to file a Massachusetts tax return (even if your total income is zero).

Homes that are owned by a trust:

If your main home is owned by a revocable (grantor) trust and you are a trustee, then you are treated as the home owner. If your main home is owned by a revocable (grantor) trust and you are not a trustee, then you are treated as a renter. If your main home is owned by an irrevocable trust, then you are treated as a renter.



### 2017 Income Tax Help

Hal Schreiber, our volunteer tax expert, will be back this year to complete your 2017 federal and state income tax returns. Due to the large number of tax returns being prepared at the Senior Center, Dick Severyn will also be back to assist Hal. 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 schedule an appointment. Hal has all the federal and state tax forms that are needed to be filled out – you do not need to bring any blank tax forms with you.

#### What to bring with you:

Your 2017 federal and state tax returns. Form MA 1099-HC. It is very important to bring this form since the insurance company's name, tax identification number, and your subscriber number has been entered on your Massachusetts tax return. Form 1095-A, Form 1095-B, Form 1095-C (they pertain to health insurance). If you received any of these forms, it is very important to bring them with you. 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 2017. If you pay rent for your main residence, bring the amount you paid in 2017 (some or all is deductible on your Massachusetts tax return. All property tax bills you paid in calendar year 2017 for property not located in Westford. If you or your spouse is age 65 or older and your main residence is not located in Westford - all water/ sewer bills you paid in calendar year 2017. Car, boat, personal property excise tax bills that you paid in 2017. 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 prescription drugs, doctor, dentist, hospital visits, etc. Include hearing aides and eyeglasses. 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. Charitable contributions. Total your cash/ check/credit card contributions. For property contributions - 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.

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To receive our monthly newsletter notification via email, go to the town website and click on "Notify Me" then type in your email to sign in then under "Agenda Center" Click Council on Aging.

### Westford Food Pantry

If you are interested in helping 2-3 hours per month, please contact Lynn Roderick, Volunteer Coordinator for further information. Lynn can be reached at [lynnmroderick@aol.com](mailto:lynnmroderick@aol.com)

#### Hours

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

#### MARCH FOOD PANTRY HOURS:

- **Monday: March 5 & 19** from 1 - 3:30 a.m.
- **Wednesdays: March 7, 21** from 8:30 - 11:30 a.m. and **March 7, 14, 21 & 28** from 6 - 8 p.m.
- **Thursdays: March 8, 22** from 9:30 - 11:30 a.m.
- **Fridays: March 2, 9, 16, 23** from 8:30 - 11 a.m.
- **Saturdays: March 3, 10, 17, 24** from 9 - 11 a.m.

### Inclement weather policy:

**For closings or delays since we follow the same inclement policy at Town Hall please view the Town web home page at [www.westfordma.gov](http://www.westfordma.gov) for Information or call the Cameron at 978-692-5523 after 6:30 AM.**

### BOARD MEETINGS

**COA Board – Wednesday, March 14, at 4 p.m.**

**Friends of Cameron – Thursday, March 1, at 12:30 p.m.**

### COUNCIL ON AGING STAFF

Jennifer Claro, Director of Elder Services  
Alison Christopher, LICSW / Social Worker  
Annette Cerullo, LSW /Outreach Coordinator  
Claire France, Records Supervisor  
Eugene Jungbluth, Lead Van Driver Admin  
Charles Dutton, Lead Van Driver Dispatch  
Christopher Mitchell, Maintenance  
Katherine Russell, Senior Assistant  
Edna MacNeil, Front Desk  
Ashley Diaz, Evening Supervisor  
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Sandra Collins  
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Frances Kosenko, Asst. Treasurer

# Article 20 of the March 24, 2018 Annual Town Meeting

## Town of Westford Means-Tested Senior Citizen Property Tax Exemption

*The proposed exemption is intended to help seniors with low income and assets pay no more than 10% of their income in property taxes. The exemption is capped at 50% of total property tax bill.*

### Goals

- Encourage seniors to take advantage of existing exemptions and the MA Circuit Breaker Tax Credit
- Provide additional relief for seniors still paying over 10% of income



### Background

Providing property tax relief for low-income seniors has long been a priority at both the state and local levels. Numerous programs have been created and adopted over the last few decades to help seniors stay in their homes. Westford has generally adopted optional higher benefit amounts, as they became available from the state.

Since 2000, the MA Circuit Breaker Tax Credit has set a long-term goal that low-income residents should not pay more than 10% of their income toward property tax.

Unfortunately, Social Security increases have been almost non-existent for the last decade, while food, health care, fuel, property taxes and other expenses have increased dramatically. Many seniors on fixed incomes have been caught in a financial squeeze.

A resolution at last year's 2017 Annual Town Meeting proposed the creation of a new exemption to help those who still pay more than 10% of their income toward property taxes. This article incorporates ideas that have been tested in other Massachusetts towns and proposed for state-wide use, and tailors the criteria to Westford's demographics and goals.

It will help provide tax relief to some seniors who are not being reached by the current exemptions.

### Criteria

- Age 65 or older on July 1st
- Own and occupy the property on July 1st
- Westford resident for the past 10 years
- Received MA Circuit Breaker Tax Credit
- Income Limit: set by Board of Selectmen at 75-100% of Circuit Breaker income
- Home Assessed Value: limited to average single-family residence + 10% (\$572,432 in FY18)
- Asset Limit: to be established by the Board of Assessors

### Where Will the Money Come From?

Paid for through a residential tax rate shift, resulting in a very small increase to the tax rate for all residential properties. FY18 example – This exemption would add 8 cents to the tax rate, which adds about \$40 per year to a home valued at \$500,000.

### How Will the Exemption be Calculated?

Town Assessors will compute individual exemptions as follows:

$$\text{EXEMPTION AMOUNT} = \text{TOTAL TAX} - [10\% \text{ OF INCOME} + \text{CIRCUIT BREAKER CREDIT} + \text{STATUTORY EXEMPTIONS RECEIVED}]$$

If needed, the exemption will be reduced to 50% of the total property tax bill.

***Detailed handouts with calculation examples are available at the Cameron and on the Town Website.***

<b>Need More Info? Attend the following meetings</b>	
<p><b>Informational Lunch on Proposed Tax Relief Articles</b>                      Friday, March 9, 11:30 a.m. at the Cameron                      Presentation by the SLIDTR Committee                      RSVP to 978-692-5523. Westford residents only</p>	<p><b>League of Women Voters Warrant Review</b>                      Thursday, March 15, from 7 - 9 p.m.                      Millennium School, Conference Room B                      Finance Committee and warrant sponsors discuss pros &amp; cons</p>

## **TRIP INFORMATION**

### **FOXWOODS/MOHEGAN**

Our exciting casino trips to Connecticut are back this spring!

We are planning to travel to Foxwoods and Mohegan Casinos on Tuesday, April 3 and are inviting all those ages 50 and over to join us. Buckingham Motor Coach will once again be driving us with departure from the Franco-American Club at 7:30 AM. Please park at the rear of the lot.

Due to the sale (new ownership) of Buckingham Motor Coaches (they will still be operating in this area from Groton) the fee for this trip will be \$36 which includes driver gratuity and is due at sign-up. You will receive bonus and food coupon when you arrive at the casino.

We will drop off at Foxwoods and proceed to Mohegan only if we have a minimum of twelve participants for Mohegan. Please call 978.692.5523 to sign-up and tell us which casino you would prefer!

### **COA VAN TRIP:**

SELF GUIDED TOUR OF THE PEABODY ESSEX MUSEUM

Friday, March 23 at 9:00 a.m.

Cost is \$25. Dutch Treat Lunch at Red's Sandwich Shop.

Calls 978-692-5523 to sign up seats are limited.

### **SHADES OF IRELAND with COLLETE TOURS**

September 22 - October 1, 2018

For information packet call Katie at 978-399-2330. Informational meeting with Collete Tours will be on Wednesday, March 7, at 2pm Call 978-692-5523 to sign up.

### **ENCHANTED MUSIC OF IRELAND – MARCH 7TH**

Join Best of Times for a trip to Venus De Milo (Swansea, MA). We will witness the Enchanted Music of Ireland Tour come alive as Andy Cooney once again gathers together the finest musicians, dancers and performers to ignite their audiences in the Irish tradition. A choice of Corned Beef and Cabbage or Baked Haddock will be offered for lunch. The cost of this trip is \$97 per person. Don't miss out on this chance to see Ireland's best musicians. Sign up at 978-692-5523.

### **RESORTS ATLANTIC CITY TRIP – APRIL 10TH-12TH**

On the first day, we will travel to Atlantic City's first casino, Resorts. You'll receive \$25.00 Casino Slot cash and \$60.00 Food Credits & Casino Show Ticket! The next day, we will walk the Boardwalk and enjoy Atlantic Ocean's bounding surf and clean, fresh salt air in America's only oceanfront casino resort. The following day, we will leave at noon. You'll arrive back home at approximately 8:00 PM. The total cost for the tour is: \$229.00 PP Double, \$219.00 PP Triple, or \$309.00 Single. Please join us on this luxurious trip by signing up at 978-692-5523. Presented by Fox Tours.

### **VINE TO WINE DELIGHT**

#### **FOX TOURS**

Wednesday, May 16, at 8:15 a.m.

Departs from Franco Club. Lunch at the Honora Vineyards Restaurant. Meal Choice will be Fresh Baked Haddock or Fresh Vermont Roast Turkey. Cost is \$89 per person.