

WORTHINGTON

COUNCIL ON AGING

MARCH 2015 Newsletter

If school is cancelled due to weather, there will be no COA functions.

ALL COA FUNCTIONS ARE FRAGRANCE FREE

The mission of the Worthington Council on Aging is to identify needs of those in our community age 60 and over and endeavor to develop programs, services and activities to meet those needs. The COA also has a commitment to educate the community at large to the needs of an aging population.

MEALS ON WHEELS - HIGHLAND VALLEY ELDER SERVICES -
Donation requested 800-322-0551 OR 413-586-2000

***ELDER ABUSE** - 800-922-2275 OR 413-586-2000 (ELDER ABUSE refers to any knowing, intentional, or negligent act by a caregiver or any other person that causes harm or a serious risk of harm to a vulnerable adult 60 OR OVER)

OSTEOPOROSIS EXERCISE CLASS - Maples I Common Room
Monday & Friday 10:30-11:30

TOWN ADMINISTRATIVE ASSISTANT, Peggy O'Neal Mon,
Tues, Weds 12-7, Thurs 8-3, Fri 8-12

KNITTING GROUP - Tuesdays 3-5 - COA Office
Questions call Helen Pelletier 238-4418

COFFEE AND CARING -1st Thursday of each month - 10:30 -
COA Office Questions call Sandy Epperly - 238-5584

This newsletter is partially funded by the Executive Office of Elder Affairs through funding under the Federal Older American Acts, the Town of Worthington, the Rolland Fund and private donations.

Worthington COA Coordinator - Sandy Epperly
413-238-5584 - Office 238-5532 -
coa@worthington-ma.us

FOOT NURSE -
Kip Moeller - Last Wednesday- Goshen Town Hall -
Appt. necessary - \$30 fee Call Liz 413-268-7122

Diane Roeder - Wednesdays - Chesterfield
Community Center (formerly Sr. Center) -
Appt. necessary - \$30 fee - 413-374-0457
toesandsolesrn@gmail.com

HEN COORDINATOR - Worthington - Helen
Pelletier - 238-4418

HILLTOWN VAN - CALL 413-268-7582 NIGHT
BEFORE - Small fee ~ **Must have completed**
"Demand Response Application" from FRTA.

CHAIR YOGA - Chesterfield Community Center -
Tuesdays 10AM \$10//mo. or \$3-5 per session for
drop-in's.

HILLTOWN SOCIAL SERVICES - 413-667-
2203.

GOSHEN FOOD PANTRY - Wednesday
1-3 open for Worthington (3rd Wednesday 1-6)
413-268-7578.

VETERAN'S AGENT - TOM GERYK - 2nd and
4th Tuesday - 10-12 - Worthington COA office -
1-877-821-012 tgeryk@northamptonma.gov

IF YOU WOULD LIKE THIS NEWSLETTER VIA E-MAIL,
PLEASE SEND YOUR REQUEST TO coa@worthington-ma.us WITH "NEWSLETTER" IN THE SUBJECT LINE.
PLEASE NOTE YOUR PHYSICAL ADDRESS FOR
RECORD KEEPING. THE ADDRESS WILL NOT BE

Hilltown Community Development Corporation is now accepting applications for an affordable housing lottery. Apartments are located in Haydenville, Williamsburg, and Chesterfield, and include all newly renovated and affordable studio, 1, 2, 3 and 4 bedroom sized units. There are mobility and sensory adapted units available. Income restrictions apply; this is an equal housing opportunity. Units will become available between July 1, 2015-Feb. 2016. Applications can be mailed or emailed, or found at local town offices and libraries. Tenants will be chosen through a lottery in June 2015. The application deadline is Friday, May 8, 2015. Please contact Teri at 413-296-4536 x110 or TeriR@HilltownCDC.org for more information, or visit www.HilltownCDC.org for an application.

IT'S THE DOOR

Ever walk into a room with some purpose in mind, only to completely forget what that purpose was?

Turns out, doors themselves are to blame for these strange memory lapses. Psychologists at the University of Notre Dame have discovered that passing through a doorway triggers what's known as an Event Boundary in the mind, separating one set of thoughts and memories from the next. Your brain files away the thoughts you had in the previous room and prepares a blank slate for the new locale. Thank goodness for studies like this.

It's not our age, it's that darn door.

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### **Tax Benefit for Centenarians**

In New Mexico, making it to 100 years has a payoff beyond the chance that Willard Scott will wish you a happy birthday: You don't have to pay state income tax anymore. If you've been physically present in the state for at least six months and a resident of the state on the last day of the year, and you're not someone's dependent, you're eligible. You'll still need to file, and there are some complications if you're married and your spouse doesn't qualify.

### **Comments from the writing group**

*"The workshop is going well, I think. It's been a fruitful experience."*

*Thanks to Patty and Bill for providing this wonderful resource to us!!*

### **WANTED!!!**

**A volunteer is needed to assist with the SHINE program. This involves training with various insurance/health management issues. Contact Lorraine York-Edberg at 413-773-5555, ext. 2275 or [lyork-edberg@fchcc.org](mailto:lyork-edberg@fchcc.org)**

**WORTHINGTON SENIOR**  
**POTLUCK LUNCHEON**  
**AGE 60 AND OVER**

***Monday, March 9, 2015***

***11:45-Blood Pressures***

***12:00-Potluck Lunch***

***12:30-Presenter -***

***Marty Phinney***

If you made a New Year's Resolution to exercise more you've probably already broken it! Come to the COA potluck luncheon on Monday and learn more about T'ai Chi. Marty Phinney is the instructor for two T'ai Chi classes offered at the Chesterfield Community Center - Mondays 9:30 advanced - Thursdays 6:30 it the beginners. There is a requested donation - which is offset by a grant from Highland Valley Elder Services.

Marty will also briefly talk/hand out brochures on the other two classes at the Chesterfield Community Center - Yoga and Feldenkrais. There are currently some Worthington people attending the offered exercise classes - there's plenty of room for a lot more people.....

Put on your green and come for the potluck - after having two potluck luncheons cancelled due to weather - we're long overdue for a get together. See you then!

DON'T FORGET TO CHANGE YOUR CLOCKS ON SUNDAY -  
MARCH 8 - DAYLIGHT SAVINGS TIME BEGINS AT 2 A.M. -  
SPRING AHEAD!!

## **WHAT IS THE CIRCUIT BREAKER?**

It's called the Circuit Breaker Tax Credit because it's "triggered", like an electrical circuit breaker when property payments exceed 10% of a senior citizen's annual income.

Those who qualify will still be required to pay property taxes to their local communities.

Seniors will receive a dollar credit on their Massachusetts state income taxes for every dollar that the total of their property tax, water and sewer bills exceed 10% of their income, up to the \$1,050 maximum in tax year 2014.

## **IS THERE A SPECIAL APPLICATION?**

If qualified, you can claim the credit by submitting a completed Schedule CB, Circuit Breaker Credit, with your 2014 state income tax return.

Eligible seniors must file a return and claim a refund even if they do not owe taxes.

## **WHO IS ELIGIBLE?**

Massachusetts residents who:

- Are age 65 or older before January 1, 2015 (for joint filers, it is sufficient if one taxpayer is 65 years of age or older).
- Own or rent residential property in Massachusetts and occupy the property as primary residence.
- Have an annual income of \$56,000 or less for a single filer; \$70,000 or less for a head of household; or \$84,000 or less for joint filers.

## **WHO IS NOT ELIGIBLE?**

- Married persons who do not file jointly for this credit.
- Those who are a dependent of another tax filer.
- Those who receive federal or state rent subsidy directly; or those who live in a property-tax exempt facility.
- Those whose property is assessed at a value of \$691,000 or more.

## **MORE TAXABLE TIPS FOR SENIORS**

You are eligible for a \$700 exemption if you turn 65 before the close of the tax year. The same exception is available for your spouse if he or she is 65 on Dec. 31<sup>st</sup> of the tax year.

Capital Gains on Sale of Residence – On a principal residence sold after December 31, 1997, a gain of up to \$250,000 is not subject to tax. For joint filers, the gain excluded from tax is \$500,000.

Social Security payments received, as well as Veterans Administration compensation, are not taxable in Massachusetts.