



# Lowell Senior Center HERITAGE

FEBRUARY 2013

~ THE OFFICIAL PUBLICATION OF THE LOWELL COUNCIL ON AGING ~

**D**ear Valentines,  
*My heart is filled with joy,  
and a smile comes to my  
face each time I see one of the Low-  
ell senior centers loving couples en-  
joying time together.* Whether they  
are sharing a dance or an exercise  
regime, the closeness and bond does



not go unno-  
ticed. The  
years that  
have been  
shared by the  
many couples  
still in love

have been made possible through  
their acceptance, dedication, for-  
giveness, and understanding of each  
other. Valuable time spent together,  
sharing each other's life dreams and  
goals have made their memories,  
families and dreams come true.  
Each of you; truly feel that you are  
the other one's better half. All of  
you at the senior center are wished a  
Happy Valentine's Day. We wish you  
many more years of love and happi-  
ness together and hope you continue  
to enjoy the programs and activities

at the senior  
center. Please  
join us on  
Thursday Feb-  
ruary 14th for  
a romantic  
Valentine's  
Day lunch.  
Singles are  
welcomes as

### What's Inside

- Director's Message.pg1
- Contacts .....pg2
- Trips .....pg3
- Outreach Notices....pg6
- Veteran's Corner....pg8
- News To Live By ...pg9
- Calendar .....pg10
- Menu.....pg12
- Short Stories.....pg14
- People & Events...pg15

well.  
**February is American Heart  
month. February 1st, 2013 marks**

**coran, Dental Dreams and the  
Friends of LCOA to offer the an-  
nual kids bingo. Please join us on**



**Tuesday Feb.  
19th at 1PM for  
Kid's Bingo.  
Prizes will be  
toys donated by  
toys for "Local  
Chil-  
dren"** (everyone  
will leave with a  
prize). LPD will

**the tenth year of the American  
Heart Association's movement.** Ten  
years of fighting to save woman's  
lives from heart disease. Please wear  
red throughout the month to show  
your support. While the progress has  
been significant, there is a long way  
to go. Here is why: Heart disease is  
still the number one killer of woman.  
One in every three woman will suc-  
cumb to heart disease each year.  
Heart disease kills more woman than  
men, at an average rate at one death  
per minute. Heart disease kills more  
woman than all kinds of cancer com-  
bined. **National Wear Red Day  
(Feb. 1st, 2013)** urges you to play  
your part. Don't forget to wear your  
red. Please join us for an educational  
seminar regarding heart disease on  
Thursday Feb. 7th at 10AM.  
**Winter vacation is quickly ap-  
proaching us. During the week of  
Feb. 18-22 the senior center will be  
partnering with Lowell Police De-  
partment; safety officer, Paul Cor-**

be offering free kids fingerprinting  
and safety materials. Dental Dreams  
will be distributing free toothbrush-  
es. The Friends of LCOA volunteers  
will be running bingo and the senior  
center will be serving pizza, chips,  
and beverages. Another event to en-  
joy during winter vacation with your  
grandchildren is, **Kid's movie day on  
Thursday Feb. 21st at 1PM. The  
senior center will be showing "The  
last Minzy"** and will be serving pop-  
corn and beverage. Both of these  
events are complimentary. Please  
join us for some safe, indoor winter  
fun.

**AARP Tax preparation volunteers  
will be on site at the Lowell Senior  
Center every Wednesday and  
Thursday from 9 am – 1 pm.**  
Please call (978) 674-1171 to make  
an appointment.  
\$\$\$\$ Circuit Breaker 2012 \$\$\$\$\$  
Maximum Credit: \$1,000  
• Minimum Age: 65 (as of 31 Dec  
2012). If filing (*continue on page 5*)

January 2013

BERNARD F. LYNCH  
CITY MANAGER

---

MICHELLE RAMALHO  
EXECUTIVE DIRECTOR

---

City Council**Mayor**

Patrick Ó. Murphy

**Vice Mayor**

Joseph M. Mendonca  
\*\*\*

Rodney M. Elliott

Edward J. Kennedy

John J. Leahy

Martin E. Lorrey

William F. Martin Jr.

Rita M. Mercier

Vesna E. Nuon

**FRIENDS OF THE COA  
CENTER, INC.  
BOARD OF DIRECTORS  
PRESIDENT**

Dr. Joseph M. Downes Jr.

**VICE PRESIDENT**

Rita M. Mercier  
**TREASURER**

Jacqueline Denison  
**SECRETARY**

Claire Brodeur  
**DIRECTORS**

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

**SENIOR CENTER SERVICES**

**Main Number: 978-674-1172**

Administrative Offices: 978-674-1177

Fax: 978-970-4134

These are the new numbers for LCOA

**Executive Director**

Michelle Ramalho 978-674-1170  
mramalho@lowellma.gov

**Receptionist**

Tara Donnelly 978-674-1171  
tdonnelly@lowellma.gov

**Events / Trips Coordinator**

Kathy Carroll 978-674-1169  
kcarroll@lowellma.gov

Sandra Breen 978-674-1176

sbreen@lowellma.gov

**Outreach Coordinator**

Amy (Medina) Leal 978-674-1167  
aleal@lowellma.gov

**Volunteer Coordinator**

Audrey McMahan 978-674-1166  
amcmahan@lowell.ma.gov

**Minority Outreach Coordinator**

Linda Hin 978-674-1169  
Lhin@lowellma.gov

**Outreach Volunteers**

John R. Lawlor 978-674-1174  
Jlawlor@lowellma.gov

Deanna Rabidoux 978-674-1168

dlrabidoux@lowellma.gov

**SHINE (Serving Health  
Insurance Needs for Elders)**

Joan Gong 978-674-1172  
Call for an appointment

**Thursdays ONLY- 10 AM to 1 PM**

**Legal Services Assistance & Referrals**  
978-458-1465

To make a Wednesday appointment, call  
Tara at 978-674-1172

**Pollard Library 978-674-8634**  
**COA Library Annex 978-970-4186**

**COUNCIL ON AGING  
BOARD OF DIRECTORS**

*Joan Bedford*

*Eleanor Belanger*

*Joyce Dastou*

*Andrew Hostetler*

*John R. Lawlor*

*Sidney Liang*

*Vincenzo Milinazzo*

*Suellen O'Neill*

*William Sheehan, Chair*

**Next Meeting: 02/11/13 @ 9:00am**

**Desktop Publisher, Graphic  
Designer and Newsletter  
Editor**

**Raymond L. Mireault**  
rmireault@lowellma.gov

**Hours of Operation:**

Monday through Friday

6:00 am to 4:00 pm

Lunch served at 11:30 am

**Saturday and Sunday**

Coffee & Pastries and Lunch ONLY  
OPEN 7:00 am until NOON

**Free Transportation to Center**

7 days a week EXCEPT holidays.  
Call before 9:00 am for a free ride to  
and from the center. The bus leaves  
after lunch to bring you home.

**Friends of the Lowell Council on Aging**  
Office hours vary — Call for appointment

**City of Lowell Veterans Services**

**Director / Agent**

Eric Lamarche 978-674-1595  
ELamarche@lowellma.gov

**Office Hours: 8:00 A.M. - 4:00 PM. — Monday - Friday**

2nd Floor of the Senior Center in the administrative office area

**Head Clerk**

Carmen Felix 978-674-1596  
CFelix@lowellma.gov

# LCOA Trips & Adventures

**Roger's Bus Event Trips** Departs from LCOA; \$25 Deposit Required and passenger must be over 60.  
**Motor Coach Day Trips** -Departs from Ayotte Garage-  
 40 passengers minimum for Casinos  
**All Trips must be paid in full one month prior to travel date. LCOA policy: no refund of trips payment**

**February 11 – Feb 27 (17 Day Florida)** Escape Cost \$2349 dbl., Triple \$2229.00, Single \$3049.00 all information on flyers @ LCOA

**February 12, Tuesday Marti Gras @ Lantana's** Meal choice: Baked Stuffed Chicken Breast or Blackened Pork Loin. Cost \$77.00 Pick up @ The George Ayotte Garage. Includes transportation, show, luncheon & driver gratuity. Flyers @ LCOA

**March 15 2013- Friday – Women of Ireland at Venus De-Milo** in the spirit of river dance and Celtic women two of the most acclaimed shows from Ireland, comes the new hit show women of Ireland Price \$60.00 includes lunch and show meal choice corned beef and cabbage or haddock etc. **BOT**

**April 15, Monday - Dean Martin and Marilyn Monroe** two of the best in the business pair up to bring you the concert event of all time... Marilyn Monroe @ Dean Martin together on stage. Well know songs such as *That's Amore, Everybody Loves Somebody Sometime, I Wanna be Loved by You* and many more. Price \$55.00 Roger's Bus

**April 16, Tuesday Newport Playhouse Presents: "Spreading It Around"** This light-hearted comedy finds Angela Drayton, a wealthy widow in a retirement community. Tired of handling out money to her unappreciative children, she starts the S.I.N. (Spending It Now) Foundation, to give to those truly in need. This terrifies her greedy son, driving him to devise a plan to have her committed. Mama will have none of that!! Buffet included Cost \$60.00 Roger's Bus

**April 17-26, 2013 Irish Spirit 9 Day Tour** - Day 1: Over night flight from Boston to Dublin Day 2: Dublin Tour & Trinity College, Day 3: Farm Visit & Waterford Crystal, Day 4: Titanic Experience & Blarney Castle, Day 5- Ring of Kerry & Skellig Experience, Day 6: Cliffs of Moher & Galway Bay, Day 7- Connemara's Beauty, Day 8: Kilbeggan Distillery & Irish Evening, Day 9: Dublin, Day 10: Back home from Dublin. Cost Land \$1359.00 pp dbl. Single \$1799.00. Plus Air \$865.00 All information on flyers @ LCOA. A passport is required.

**April 26, Friday The Don Who? Show Singer/Comedian/Impersonator** @ Wrights Farm Restaurant RI. Cost \$44.00 Roger's Bus

**May 14, Tuesday Rocky Mountain High A John Denver Tribute by Ted Vigil** We begin our day at Mohegan Sun where each traveler will receive a \$30.00 Casino Gaming Package: include free bets and one food credit. Price \$79.00 pp. Departure TBA

**June 5 -10, Nashville Country Music Festival** – Cost \$1299 pp dbl., \$1259.00 Triple, Single \$1499.00 for more information you can get flyers at LCOA.

**June 10, Monday Newport Playhouse** Presents: *Murder Mystery Theatre!* "The Altos" Not to be confused with the Sopranos. They kind of act like them and look like them, but they are just not as "high" as the Sopranos. It all takes place in our Dining room right after dinner. Buffet included. Cost \$55.00 Roger's Bus

**June 11, Tuesday The Drifters** @ Danversport Yacht Club in Danvers, MA The hit included "Under the Boardwalk", "Save the last dance for me", "Up on the Roof", "On Broadway,", "This Magic Moment", "There goes my baby", and many more. Meal choice: Boneless Breast of Chicken or Fresh Baked Scrod – also includes soft cheese & crackers, tossed garden salad, roll, Bread, Veggies, Mashed Potato, Desert & Coffee. Cost \$60.00 Roger's Bus

**July 14 & 15 Gambling Getaway:** Includes Motorcoach Transportation, 4 Meals, (2 Lunches, 1 Dinner, 1 Supreme Continental Breakfast), Lodging at the Comfort Inn in Mystic, CT, Evening dinner included @ the Hilton Hotel, Special BoT Exclusive Show, 1 Day @ Mohegan Sun Casino w/gaming pkg., 1 Day @ Foxwoods Casino w/gaming pkg., Tour Director & Luggage and Handling fees & taxes. Price does not included gratuity for Motorcoach. Cost \$\$169.00 pp double, Triple \$164.00, Single \$199.00 Pick up @ George Ayotte Garage

**July 15, Monday, Newport Playhouse Presents: "Hallelujah Girls"** Hilarity Abounds when the Feisty Females of Eden Falls, Georgia, decided to shake up their lives. The action in the rollicking Southern comedy takes

place in SPA-DEE\_DAH!! The abandoned church they're -turned-day-spa where this group of friends gathers ever Friday afternoon, After the loss of a dear friends, the women realize time is precious, and if going to change their lives and achieve their dreams, they have to get on it now!! Lobsterfest Buffet Cost \$55.00 Roger's Bus  
**July 18, Thursday the Dynamic Duo of Andre & Cirell @ Venezia** waterfront Restaurant the Andre & Cirell Revue is an electrifying show that blends great music, hilarious comedy impressions, and high energy dance routines. They're on par with the greatest comedy teams of all time. One thing is certain their impressions are dead on, and the laughs never stop. Meal Choice at the Venezia: Chicken Parmesan with Pasta or Schooner Atlantic Baked Haddock, salad, rolls/butter, Potato, Vegetable, Dessert, Coffee or Tea. Cost \$75.00 Bus pick up @ The George Ayotte Garage

**August 22, Thursday Newport Playhouse Presents: "California Scheming"** A small time hustler is in a desperate fight to save his office/home from demolition. He needs \$1500.00 in 24 hours or his estranged wife, Lola Montezuma, an illegal alien, and her new boyfriend Bobby Carlyle, a fugitive from British justice, will take a procession of the property, turn it into a mini mall and make a million bucks. An evening of mindless entertainment and guilty pleasure!! Buffet Cost \$55.00 Roger's Bus

**September 24, Tuesday – Twin River Casino Tribute to Tom Jones from Las Vegas it's** the Internationally Acclaimed #1 Look & Sound Alike Tribute Artist – HARMIK. Our day also includes: Time at the Casino. This event is Dinner Theater Style Seating. For main comfort, seating for Buffet Luncheon and show will be via traditional round tables. Includes \$10.00 in Bonus Play.

**October 15, Newport Playhouse Presents: "Perfect Wedding"** On the morning of his wedding, Bill wakes up in his honeymoon suite with a dreadful hang-over and an unknown woman in his bed. It's a race against time as he has to either get her out or make up a plausible story before his fiancée and future mother-in-law arrive. Lobster fest

### **Roger's \$5.00 Trips** (*MUST be 60 or older*)

**Bus leaves @ 9:15 am from the Senior Center.** If you arrive prior to 8:00AM on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8:00AM and remove it from the door, she will give you your number and distributed them in the order you signed-in at your arrival. **All first day ticket sales on 2nd floor in the Library at 9:30 until 10:30AM — After 10:30AM see the receptionist. SCHEDULE IS SUBJECT TO CHANGE. INCLEMENT WEATHER: IF LOWELL PUBLIC SCHOOLS ARE CLOSED, THE TRIP IS CANCELLED . Bus is Handicapped Accessible.**

#### **February tickets on sale for Jan 31st**

February 5, Tuesday – Hill Top & Christmas Tree Shop  
 February 7, Thursday – Manchester Mall  
 February 11, Monday – Pheasant Lane Mall  
 February 14, Thursday – Super Wal-Mart Amherst  
 February 19, Tuesday – Grassfields Restaurant & Shopping  
 February 21, Thursday – Hungry Traveler & Tom's Discount

#### **March tickets on sale for Feb 28th**

March 4, Monday – Hill Top & Christmas Tree  
 March 7, Thursday - Manchester Mall  
 March 12, Tuesday - Super Wal-Mart Amherst  
 March 18, Monday Pheasant Lane Mall  
 March 21, Thursday – Hungry Traveler & Tom's Discount  
 March 28, Big K-Mart & 99 Restaurant Salem

#### **Limit (4) four tickets per person ... per trip!**

NO employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member. If you arrive prior to 8 AM on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8 AM and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.

*(continued from front page)*

jointly, only one needs to meet the age requirement.

- Maximum Total Income: Single return - \$53,000; Head of Household return - \$67,000; Joint Return - \$80,000.
- Maximum Assessed Value of Home: \$705,000 (only applies to homeowner).
- Renters are eligible for the circuit breaker providing they do not receive any federal or state rent subsidy or rent from a tax-exempt entity (i.e. housing authority).

What should you bring on the day of your tax preparation? Please see inside newsletter.

**Will winter be much longer? Feb. 2nd is Groundhog**

**Day.** On this day in mid-winter the groundhog awakens from a long winters nap, and goes outside of his den to see if he sees his shadow. This tradition is big on an otherwise cold and dreary mid-winters day. According to legend, if the groundhog sees his shadow (a sunny morning), there will be 6 more weeks of winter. He then returns to his den and goes back to sleep. If he does not see his shadow, spring is just around the corner. For the record the groundhog sees his shadow about 9 out of 10 times.

Happy  
Groundhog Day!



**The senior center will be closed on Mon. Feb. 18th in observance of Presidents Day. Since 1968, it is celebrated on the 3rd Monday of February. Presidents Day is a day set aside to honor all of the U.S. Presidents.** We often think of two great presidents, George Washington and Abraham Lincoln when we celebrate this holiday. This is because it falls between their birthdays. More



and more of us look at this day as a tribute to each and every person who has ever served in the office as president of the United States of America. It is a National Holiday.

**Monday Feb. 11th is clean out your computer day.** Clean out your computer day is a day to logically review, and delete old files and programs. Most of us add

**FREE**

**COMPUTER ASSISTANCE**

Contact Amy Leal  
(978-674-1167) to make  
an appointment

programs and files to our computer with reckless abandon. After all, computers have a huge storage capacity. Many of these files and programs are forgotten overtime. They clog memory and cause confusion during retrieval and use of other files. Some computers may slow down. Somewhere along the way a computer geek or service person created this day as an opportunity for us to remember to clean up and delete old and unused files. So get in the spirit of the day and clean out your computer! Please join us for a complimentary class on how to clean out your computer (courtesy of Pollard Memorial Library w/Amy Leal), on Monday Feb. 11th at 10AM.

**Please note as of February 1, 2013 the Senior Center Pollard Memorial Library annex hours will be 8 am – 4 pm. Please note the library computers will not be available for public usage prior to 8 am. Thank you. Please help! Friends of Lowell Council on Aging**

Annual “Pot of Gold” Calendar Raffle. On sale soon! Tickets are \$5.00

each. Proceeds benefit the “Friends of Lowell Council on Aging”. Each calendar ticket can win more than once! Each winner will be put back into the drawing for a new chance to win daily, throughout the month of March 2013. Please see Claire Brodeur for your calendar raffle ticket purchases. Thank you for your continued support.

**Come join in for some morning fun on Monday, February 11th at 10 am with COA volunteer crafter Carol Lannan.** Carol will be instructing everyone on how to make a *Valentine’s wreath and/or decorate your own Tee-shirt*. Please bring an undecorated wreath from a craft store of your choice and/or a plain tee shirt and iron-ons. Carol will have sparkles, paints and more. Refreshments will be served.

**Do you have a four legged best friend? Would you like to make some home-made biscuits for him/her?** Please join us on Monday, February 25th at 10 am. The Senior Center will have all the supplies needed. Bring in a picture of your best friend to share with the group. Enjoy your month. Whatever you decide to do, be happy and enjoy yourself. Happy Valentine’s Day! May your month be healthy and unforgettable.

*Live for today, there are no guarantees for tomorrow. Do you wade*

*through the pool of life or do you splash your way through it? . . .*

*Enjoy yourself!*



*Sincerely, Michelle Ramalho*

**Volunteer Nurse's Schedule**

for Blood Pressure & Weight

**Lowell Visiting Nurse Association**

2nd Tuesday at 8:00 to 10:00 am  
3rd Tuesday at 10:00 am to 12:30 pm

**Wingate of Belvedere with Debbie Donovan**

3rd Friday at 10:00 am

**Genesis Health Care**

LAST Monday of each month 10 to 11:30 am

**Albert Gauthier RN/ Blood Pressure**

9:30-11:30 ( most Wednesdays )

**Commonwealth Nursing**

1st & 4th Tuesday from 10 am to 12 pm

**Affordable Hearing, LLC**

**Christopher Streeter**

Hearing Testing, Hearing Instrument Testing. 2nd Thursday of each Month @ 9-11am.. In the Nurses Station -Please call front desk for appt. 978-674-1172



If you use mail order, you must let your mail order company know that you are a Prescription Advantage member and provide them with the following information that

is listed on your new card:

Member ID Number

RxBIN Number

RxPCN Number

RxGRP Number

If you have any questions please call Prescription Advantage Customer Service at

1-800-AGE INFO (1-800-243-4636) and press 2, or

TTY (toll-free) for the deaf and

hard of hearing at 1-877-610-0241.

Sincerely,

Prescription Advantage

Given the intense desire of scam artists to obtain very valuable personal information, we remind seniors to NOT to give out their social security number (or any other pertinent personal information, e.g., date of birth, address, etc.) over the phone to callers.

If the person is insistent, Hang Up The Phone.

Then call/contact:

the Social Security Administration (1-800-772-1213) or [www.socialsecurity.gov](http://www.socialsecurity.gov)

Medicare (1-800-633-4227) or [www.medicare.gov](http://www.medicare.gov)  
Elder Services in MA (1-800-243-4636) -- TTY: 1-800-872-0166) or [www.800ageinfo.com](http://www.800ageinfo.com)

If you did NOT initiate the call, Hang Up The Phone. Do not trust toll-free or other numbers from the party that called! If you want to confirm telephone numbers on-line, you (the senior) should use web-sites that end in .gov .

You can/should also call:

the local police business line (if non-emergency)

the Better Business Bureau (1-877-485-5906) or

[www.bbb.org](http://www.bbb.org);

MA Office of Consumer Affairs (1-888 283-3757 -- toll free, in MA only) or [www.mass.gov/ocabr](http://www.mass.gov/ocabr)

the COA – to help it tell others about your concerns

~~~~~

Apparently the only place to avoid Chimney Cleaning scams is to move someplace where people don't have chimneys.

In western MA, the "Supreme Maintenance" Company or "Empire Chimney Cleaning" service(!) calls seniors, indicates that an unnamed neighbor that "perhaps you might need some work as well." (continue on pg7)

**Outreach Partners and Interested Parties**  
**Prescription Advantage**

Dear Prescription Advantage Member:

As of January 1, 2013, Prescription Advantage will no longer use the Catamaran Pharmacy Benefits Manager (PBM) to process members' claims. All Prescription Advantage members will have their claims processed through Xerox Corporation.

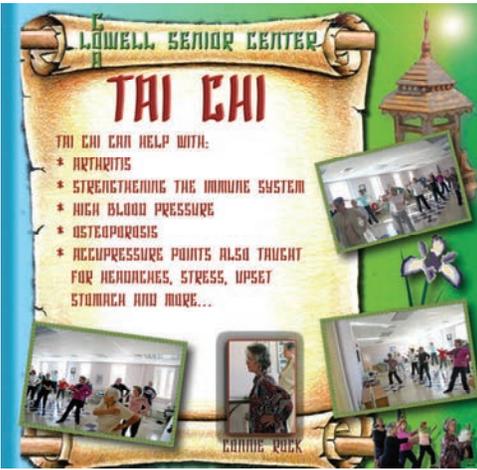
What is a Pharmacy Benefits Manager?

A Pharmacy Benefits Manager (PBM) provides claims processing services to pharmacy assistance programs, like Prescription Advantage. The PBM is responsible for communicating information about your prescription drug benefits to the pharmacies to ensure that your prescriptions are charged the right amount.

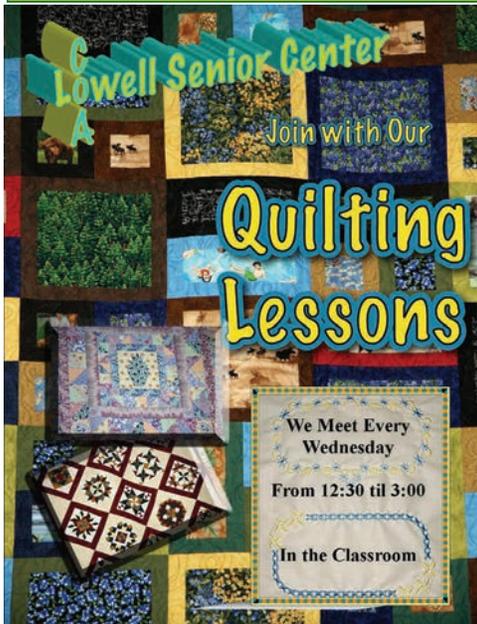
How does this affect you?

While this change in PBM has no affect on your Prescription Advantage benefits, as of January 1, 2013 your current Prescription Advantage membership identification card will no longer be valid. Your new membership card is enclosed with this letter.

Starting on January 1st, be sure to bring your new membership card with you to the pharmacy when you purchase prescriptions so your claims can be processed correctly.



*Tuesdays & Fridays  
10AM to 11AM  
Call for more info*



*(continued from pg6)*

The work is not professionally done (or even hazardous to the homeowner/occupants) and, after selling lines and caps, they disappear along with the homeowner's check. (One incident was foiled when the senior noted that the check was to be made payable to a different company name than on their invoice.) Any homeowner could do worse than to check with the Better Business Bureau!

So far, "Empire Chimney Cleaning" addresses, phone numbers, and license numbers are all fake... and indicate communities from Worcester to Albany. When in doubt, call your local police department immediately.

(courtesy of Erica Samson, Adams COA)

p.s. Having once spent 45 minutes on the phone with an elder who had wired \$4,500 (with funds fronted through his credit card) overseas (via Western Union – which is untraceable) in a "prize" scam, I suggest you think very carefully about "too good to be true" information.

**Great Retirement Housing on Less than a Shoestring A Quality, but cheap, place to retire?**

Are you entering retirement fearing that you may not be able to make ends meet? You have a "little" equity in a home, or "some" savings but are paying

rent. Or no savings and are paying rent. You know that you can't afford to stay in the high-cost area where you have been, but don't know where to go?

One of our volunteers faced the exact same situation, and has created a special SeniorArk feature to show you what he and his wife did about housing as they entered retirement.. This section is probably not for those with lots of options. It is about going back to basics in housing in order to survive in retirement. No, he doesn't live in a van---down by the river. He lives in a nice home in a wonderful community. This article shows us that there are affordable places for retirees to live for around \$50,000. .

© Randy Glasbergen  
glasbergen.com



"In dog years, you would only be 7 years old. Chase some squirrels and see if it makes you feel younger."



**COME & JOIN THE KNITTING GROUP EVERY TUESDAY @ 12 - 3PM AND HAVE FUN!!!**





### **Congressional Medal of Honor Citations for Actions Taken This Day**

**HARING, ABRAM P.**  
Rank and or-

ganization: First Lieutenant, Company G, 132d New York Infantry. Place and date: At Bachelors Creek, N.C., 1 February 1864. Entered service at: New York, N.Y., Birth: New York, N.Y. Date of issue: 28 June 1890. Citation: With a command of 11 men, on picket, resisted the attack of an overwhelming force of the enemy.

#### **ATKINS, DANIEL**

Rank and organization: Ship's Cook, First Class, U.S. Navy. Born: 1867, Brunswick, Va. Accredited to: Virginia. G.O. No.: 489, 20 May 1898. Citation: On board the U.S.S. Cushing, 11 February 1898. Showing gallant conduct, Atkins attempted to save the life of the late Ens. Joseph C. Breckenridge, U.S. Navy, who fell overboard at sea from that vessel on this date.

#### **STEWART, JAMES A.**

Rank and organization: Corporal, U.S. Marine Corps. Born: 1839, Philadelphia, Pa. Accredited to: Pennsylvania. G.O. No.: 180, 10 October 1872. Citation: Serving on board the U.S.S. Plymouth, Stewart jumped overboard in the harbor of Villefranche, France, 1 February 1872 and saved Mid-



shipman Osterhaus from drowning.

#### **KNAPPENBERGER, ALTON W.**

Rank and organization: Private First Class, U.S.

Army, 3d Infantry Division. Place and date: Near Cisterna di Littoria, Italy, 1 February 1944. Entered service at: Spring Mount, Pa. Birth: Cooperstown, Pa. G.O. No.: 41, 26 May 1944. Citation: For conspicuous gallantry and intrepidity at the risk of his life above and beyond the call of duty in action involving actual conflict with the enemy, on 1 February 1944 near Cisterna di Littoria, Italy. When a heavy German counterattack was launched against his battalion, Pfc. Knappenberger crawled to an exposed knoll and went into position with his automatic rifle. An enemy machinegun 85 yards

away opened fire, and bullets struck within 6 inches of him. Rising to a kneeling position, Pfc. Knappenberger opened fire on the hostile crew, knocked out the gun, killed 2 members of the crew, and wounded the third. While he fired at this hostile position, 2 Germans crawled to a point within 20 yards of the knoll and threw potato-masher grenades at him, but Pfc. Knappenberger killed them both with 1 burst from his automatic rifle. Later, a second machinegun opened fire upon his exposed position from a distance of 100 yards, and this weapon also was silenced by his well-aimed shots. Shortly thereafter, an enemy 20mm. antiaircraft gun directed fire at him, and again Pfc. Knappenberger returned fire to wound 1 member of the hostile crew. Under tank and artillery shellfire, with shells bursting within 15 yards of him, he held his precarious position and fired at all enemy infantrymen armed with machine pistols and machineguns which he could locate. When his ammunition supply became exhausted, he crawled 15 yards forward through steady machinegun fire, removed rifle clips from the belt of a casualty, returned to his position and resumed firing to repel an assaulting German platoon armed with automatic weapons. Finally, his ammunition supply being completely exhausted, he rejoined his company. Pfc. Knappenberger's intrepid action disrupted the enemy attack for over 2 hours.

#### **\*POWER, JOHN VINCENT**

Rank and organization. First Lieutenant, U.S. Marine Corps. Born: 20 November 1918, Worcester, Mass. Appointed from: Massachusetts. Citation: For conspicuous gallantry and intrepidity at the risk of his life above and beyond the call of duty as platoon leader, attached to the 4th Marine Division, during the landing and battle of Namur Island, Kwajalein Atoll, Marshall Islands, 1 February 1944. Severely wounded in the stomach while setting a demolition charge on a Japanese pillbox, 1st Lt. Power was steadfast in his determination to remain in action. Protecting his wound with his left hand and firing with his right, he courageously advanced as another hostile position was taken under attack, fiercely charging the opening made by the explosion and emptying his carbine into the pillbox. While attempting to reload and continue the attack, 1st Lt. Power was shot again in the stomach and head and collapsed in the doorway. His exceptional valor, fortitude and indomitable fighting spirit in the face of withering enemy fire were in keeping with the highest traditions of the U.S. Naval Service. He gallantly gave his life for his country.

# News To Live By



## Who is Masspro?

Masspro is contracted by the Centers for Medicare and Medicaid Services (CMS) as the health care Quality Improvement Organization (QIO) for the state of Massachusetts. We help providers across all health care settings deliver safer, more effective and affordable Medicare services across the state. Masspro also helps to protect Medicare beneficiaries through case review of quality of care concerns and discharge appeals

### Program Summary for Masspro's Medicare Beneficiary Engagement Presentation

Masspro, the health care Quality Improvement Organization (QIO) for Massachusetts, will be presenting information on How the Medicare Program Protects You at Lowell Senior Center on **February 14th at 1 PM**. The presentation will help you better understand rights, protections, and resources available to Medicare beneficiaries under the Medicare program. Topics that will be discussed include:

- Your rights under the Medicare program.
- How the Medicare program protects you, including:
- What is a quality of care concern? How to file a quality of care concern?
- What is an end-of-care decision notice? How to appeal an end-of-care decision?
- How to review the quality of care provided by a doctor, hospital, nursing home, or other provider?
- An overview of the Medicare and You book and other resources.
- What is a QIO? How are QIOs relevant to Medicare beneficiaries?



"100 CALORIES PER SERVING AND THIS BOX HAS 312 SERVINGS!"

**PHOTO CREDITS; on page 15**  
**Arthur Toupin images- 2, 5, 6, 8, 9**  
**Joe Vallante images- 7, 11, 12**

Come in have Fun  
Tuesdays 9am to 11:30  
Instructor: Charlotte

## DOMINOES

COUNTRY LINE DANCING

IT'S FUN TO DO & EXCITING

TUESDAYS NOON WITH INSTRUCTOR MARCELLA GROULX

Hawaiian Hulu Dance Lessons

Good for Joints & FUN

Mondays @ 10am with Kim Stevens

Mr. YOUNG LINCOLN

FLORIAN BRADY WEAVER WHELAN

CTI Bone Builders Class

Join Us Call Tara

978-674-1172

2/4/13@1PM

From the director of Pretty Women comes a day in the life of love.

VALENTINE'S DAY

Feb 11th @ 1 PM

Answers for puzzle on pg14

|   |   |   |   |   |   |   |   |   |   |
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| MONDAY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | TUESDAY                                                                                                                                                                                                                                                                                                                                                                                                                               | WEDNESDAY                                                                                                                                                                                                                                                                                                                                      | THURSDAY                                                                                                                                                                                                                                                                                                                                                                                                     | FRIDAY                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                            |
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| <p><b>Nursing Home, MassHealth and Elder Law Workshop.</b> Feb. 28, 2013 at 12:30 pm: At this workshop, presented by Elder Law Attorney Ted Beasley, you will learn about the Mass Health (Medicaid) laws and how to protect your house and lifetime of savings from a prolonged nursing home stay. You will also learn about how to avoid probate and the Massachusetts Estate Tax. This lively and engaging seminar is presented in everyday language, and there will be plenty of time for questions.<br/> <b>Call to RSVP.....1-800-370-5010</b></p> | <p>1. 6:30—Coffee &amp; Pastries — Free<br/> 8-10—Podiatry<br/> 9:30-11:30— Computer Classes/Call Amy for appt.<br/> 10-11—Tai Chi \$3<br/> 11:30-3:45— Poker — Free<br/> 11:30—Lunch (see menu)<br/> 11:45-1—Wii Games<br/> <b>1-3—Senior Social \$1.00</b><br/> <b>Dancing &amp; music: Ray Tremblay Hamburgers</b><br/> 2:30-3:45—Anxiety support— Free</p>                                                                        | <p>2. 6:30—Coffee &amp; Pastries— Free<br/> 9:30-11:3- Computer Classes<br/> 9:00-Vets Breakfast<br/> 10-11-Tai Chi \$3<br/> 11:30-3:45-Poker — Free<br/> 11:30-Lunch (see menu)<br/> 11:45-1-Wii Games<br/> <b>1-3-Senior Social \$1.00 Dancing &amp; Music: CD's w/ Frank Desrisesseaux, Pizza</b><br/> 2:30-3:45-Anxiety support — Free</p> | <p>3. 6:30-Coffee &amp; Pastries— Free<br/> 9:30-11:30— Computer Classes<br/> 10-11—Tai Chi \$3<br/> 10—Wingate w/Debbie D-BP<br/> 11:30-3:45— Poker<br/> 11:45-1—Wii Games<br/> <b>10-3-Senior Dinner Dance</b><br/> <b>Dancing &amp; music w/Ray Tremblay. Stuffed Chicken Breast \$7.00</b><br/> 2:30-3:45—Anxiety support: — Free<br/> Steve Coupe</p>                                                   | <p>4. 6:30—Coffee &amp; Pastries— Free<br/> 8:30-9:30-CTI Bone Builders<br/> 9:00-Getting Fit w/Marian<br/> Silk \$2<br/> 10:00-Hawaiian Hula Dance \$2<br/> 11:30-Lunch (see menu) \$2<br/> Noon-3:45-Bid Whist Cards—<br/> 1:00-Choral Group Rehearsal<br/> 1:00-Movie ( Young Mr. Lincoln)<br/> 1:45-2:45-CTI Bone Builders</p>                                                                           | <p>5. 6:30-Coffee &amp; Pastries— Free<br/> 9-11:30—Dominos<br/> 10:00-12:00-Commonwealth Nursing<br/> 10-12- Country Line Dancing \$5<br/> 10-12-Lowell Police Drop-In Free<br/> 10-11-Tai Chi \$3<br/> 11:30-Lunch (see menu) \$2<br/> 11:45-Wii Games Board Rm Free<br/> Noon-Cribbage — Free<br/> 12-3-Knitting &amp; Crochet—<br/> 1-3-Picture ID's \$3</p> | <p>6. 6:30-Coffee &amp; Pastries— Free<br/> 8:30-9:25-Getting Fit w/Marian<br/> Silk \$2<br/> 8:30-9:30-CTI Bone Builders A<br/> 9:30-11:30Albert Gauthier, RNBP<br/> 10-11-Yoga for Seniors \$5<br/> No Class<br/> 10-Fallon Health Care<br/> 11:30-Lunch (see menu) \$2<br/> 1-3-Bingo<br/> 1:30-3:30-Quilting Lessons 8 weeks for \$50/\$8— walk in</p> | <p>7. 6:30-Coffee &amp; Pastries<br/> 9-10-Exercise for Health \$2<br/> 10-1-SHINE councilor (please call for appointment)— Free<br/> 10:00-AA Info meeting— Free<br/> 10:00-Heart Seminar<br/> 11:30-Lunch (see menu) \$2<br/> 12-3:45-45's &amp; Whist Cards Free<br/> 1:45-2:45-CTI Bone Builders B</p> | <p>8. 6:30-Coffee &amp; Pastries— Free<br/> 9:30-11:30— Computer Classes<br/> 9:00-Vets Breakfast<br/> 10-11-Tai Chi \$3<br/> 11:30-3:45-Poker — Free<br/> 11:30-Lunch (see menu)<br/> 11:45-1-Wii Games<br/> <b>1-3-Senior Social \$1.00 Dancing &amp; Music: CD's w/ Frank Desrisesseaux, Pizza</b><br/> 2:30-3:45-Anxiety support — Free</p> | <p>9. 6:30-Coffee &amp; Pastries— Free<br/> 9:30-11:30— Computer Classes<br/> 10-11—Tai Chi \$3<br/> 10—Wingate w/Debbie D-BP<br/> 11:30-3:45— Poker<br/> 11:45-1—Wii Games<br/> <b>10-3-Senior Dinner Dance</b><br/> <b>Dancing &amp; music w/Ray Tremblay. Stuffed Chicken Breast \$7.00</b><br/> 2:30-3:45—Anxiety support: — Free<br/> Steve Coupe</p> |
| <p>10. 8:30-9:30-CTI Bone Builders<br/> 9:00-Getting Fit w/Marian<br/> 9:00 COA Board Mtg<br/> <b>10:00-Holistic Geriatric Arthritis Class \$5</b><br/> <b>10:00-Valentine/T-Shirt Class w/ Carol Lannan</b><br/> <b>10:00-Clean Out Computer Day- Amy Leal</b><br/> 10:00-Hawaiian Hula Dance \$2<br/> 11:30—Lunch (see menu) \$2<br/> Noon-3:45-Bid Whist Cards—<br/> 1:00—Choral Group Rehearsal<br/> 1:45-2:45-CTI Bone Builders</p>                                                                                                                 | <p>11. 6:30-Coffee &amp; Pastries— Free<br/> 8-10-LVNA Blood Pressure<br/> 9-11:30-Dominos — Free<br/> <b>9-10- Breathing &amp; Meditation</b><br/> Free Class (Previously Brain Yoga)<br/> 10-12:30—LVNA Blood Pressure<br/> 10:00-Diabetic Shoes<br/> 10-12-Police Drop-In — Free<br/> 10-12-Country Line \$5.00<br/> 10-11—Tai Chi \$3<br/> 11:30—Lunch (see menu) \$2<br/> 11:45-1—Wii Tourney— Free<br/> Noon—Cribbage— Free</p> | <p>12. 6:30—Coffee &amp; Pastries— Free<br/> 8:30-9:25-Getting Fit w/Marian<br/> Silk \$2<br/> 8:30-9:30-CTI Bone Builders A—<br/> 9:30-11:30Albert Gauthier, RNBP<br/> 10-11—Yoga for Seniors \$5<br/> No Class<br/> 11:30—Lunch (see menu) \$2<br/> 1-3—Bingo<br/> 1:30-3:30—Quilting Lessons 8 weeks for \$50/\$8— walk in</p>              | <p>13. 6:30-Coffee &amp; Pastries— Free<br/> 9-11-Hearing Aid Maintenance, equipment test &amp; hearing test<br/> 9-10-Exercise for Health \$2<br/> 10-1-SHINE councilor (please call for appointment)— Free<br/> 10:00-AA Info meeting— Free<br/> 11:30-Lunch (see menu) \$2<br/> 12-3:45—45's &amp; Whist Cards<br/> <b>1:00PM-Medicare Beneficial Presentation</b><br/> 1:45-2:45-CTI Bone Builders B</p> | <p>14. 6:30-Coffee &amp; Pastries— Free<br/> 9-11-Hearing Aid Maintenance, equipment test &amp; hearing test<br/> 9-10-Exercise for Health \$2<br/> 10-1-SHINE councilor (please call for appointment)— Free<br/> 10:00-AA Info meeting— Free<br/> 11:30-Lunch (see menu) \$2<br/> 12-3:45—45's &amp; Whist Cards<br/> <b>1:00PM-Medicare Beneficial Presentation</b><br/> 1:45-2:45-CTI Bone Builders B</p> |                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                            |

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| <p><b>HOLIDAY</b></p> <p>6:30-Coffee &amp; Pastries—Free<br/> 9-11:30-Dominos — Free<br/> 10-12:30-LVNA Blood Pressure<br/> 10-12-Police Drop-In — Free<br/> 10-12-Country Line \$5.00<br/> 10-11—Tai Chi \$3<br/> 11:30—Lunch (see menu) \$2<br/> 11:45-1—Wii Tourney— Free<br/> Noon—Cribbage— Free<br/> Noon-3—Knitting &amp; Crochet Free<br/> 1-3—Picture IDs \$3</p> | <p>6:30—Coffee &amp; Pastries—Free<br/> 8:30-9:25-<b>Getting Fit w/Marian Silk</b> \$2<br/> 8:30-9:30-CTI Bone Builders A—<br/> 9:30-11:30Albert Gauthier, RNBP<br/> 10-11— No Yoga for Seniors \$5<br/> 11:30—Lunch (see menu) \$2<br/> 1-3—Bingo<br/> 1:30-3:30—Quilting Lessons 8 weeks for \$50/\$8— walk in</p>                                  | <p>6:30—Coffee &amp; Pastries—Free<br/> 8:30-9:25-<b>Getting Fit w/Marian Silk</b> \$2<br/> 8:30-9:30-CTI Bone Builders A—<br/> 9:30-11:30Albert Gauthier, RNBP<br/> 10-11— Yoga for Seniors \$5<br/> 11:30—Lunch (see menu) \$2<br/> 1-3—Bingo<br/> 1:30-3:30—Quilting Lessons 8 weeks for \$50/\$8— walk in</p>                                     | <p>6:30—Coffee &amp; Pastries—Free<br/> 9-11:30-Dominos — Free<br/> 10-12:00-Commonwealth Nursing<br/> 10-12-Country Line \$5.00<br/> 10-11—Tai Chi \$3<br/> 11:30—Lunch (see menu) \$2<br/> 11:45-1—Wii Tourney— Free<br/> Noon—Cribbage— Free<br/> Noon-3—Knitting &amp; Crochet Free<br/> 1-3—Picture IDs \$3</p>                               | <p>6:30—Coffee &amp; Pastries—Free<br/> 8:30-9:30-CTI Bone BuildersA<br/> 9:00<b>Getting Fit w/Marian Silk</b> \$2-<br/> 10-Genesis BP<br/> <b>10:00-Holistic Geriatric Arthritis Class</b>\$5<br/> 10:00-Hawaiian Hula Dance \$2<br/> 11:30-Lunch (see menu)<br/> Noon-3:45-Bid Whist Cards—<br/> 1:00—Choral Group Rehearsal<br/> <b>1:00— Making Dog Biscuits Day</b><br/> 1:45-2:45-CTI Bone BuildersB</p> |
| <p>6:30—Coffee &amp; Pastries—Free<br/> 9:30—Friends COA board mtg<br/> 9:30-11:30— Computer Classes<br/> 10-11—Tai Chi \$3<br/> 11:30—Lunch (see menu) \$2<br/> 11:30-3:45— Poker— Free<br/> 11:45-1—Wii Games<br/> <b>1-3—Senior Social, CD's David Gar-nick, Hot Dogs</b><br/> 2:30-3:45—Anxiety support:— Free<br/> Steve Coupe</p>                                    | <p>6:30-Coffee &amp; Pastries— Free<br/> 9-10-Exercise for Health \$2<br/> 10-1—<b>SHINE</b> councilor (please call for appointment)<br/> 10:00—AA Info meeting— Free<br/> 11:30—Lunch (see menu) \$2<br/> 12-3:45-45's &amp; Whist Cards Free<br/> <b>IPM-Kid's Movie ("The Lazy Mimzy")</b><br/> 1:45-2:45-CTI Bone Builders B</p>                  | <p>6:30-Coffee &amp; Pastries— Free<br/> 9-10-Exercise for Health \$2<br/> 9:30-FCOA Board Meeting<br/> 10-1-<b>SHINE</b> councilor (please call for appointment)— Free<br/> 10:00-AA Info meeting— Free<br/> 11:30-Lunch (see menu) \$2<br/> <b>12:30-Estate Planning</b><br/> 12-3:45—45's &amp; Whist Cards—<br/> 1:45-2:45-CTI Bone BuildersB</p> | <p>6:30-Coffee &amp; Pastries— Free<br/> 9-11:30-LVNA Blood Pressure<br/> 10-12:00-Commonwealth Nursing<br/> 10-12-Country Line \$5.00<br/> 10-11—Tai Chi \$3<br/> 11:30—Lunch (see menu) \$2<br/> 11:45-1—Wii Tourney— Free<br/> Noon—Cribbage— Free<br/> Noon-3—Knitting &amp; Crochet Free<br/> Noon-3PM— Brow Bag<br/> 1-3—Picture IDs \$3</p> | <p>6:30—Coffee &amp; Pastries—Free<br/> 8:30-9:30-CTI Bone BuildersA<br/> 9:00<b>Getting Fit w/Marian Silk</b> \$2-<br/> 10-Genesis BP<br/> <b>10:00-Holistic Geriatric Arthritis Class</b>\$5<br/> 10:00-Hawaiian Hula Dance \$2<br/> 11:30-Lunch (see menu)<br/> Noon-3:45-Bid Whist Cards—<br/> 1:00—Choral Group Rehearsal<br/> <b>1:00— Making Dog Biscuits Day</b><br/> 1:45-2:45-CTI Bone BuildersB</p> |
| <p> <b>Duramedix HealthCare</b> will be at the Lowell Senior Center and will be offering free Diabetic shoes for those who qualify on February 15 @ 10AM</p>                                                                                                                               | <p>6:30-Coffee &amp; Pastries— Free<br/> 9-10-Exercise for Health \$2<br/> 9:30-FCOA Board Meeting<br/> 10-1-<b>SHINE</b> councilor (please call for appointment)— Free<br/> 10:00-AA Info meeting— Free<br/> 11:30-Lunch (see menu) \$2<br/> <b>12:30-Estate Planning</b><br/> 12-3:45—45's &amp; Whist Cards—<br/> 1:45-2:45-CTI Bone BuildersB</p> | <p>6:30-Coffee &amp; Pastries— Free<br/> 8:30-9:25-<b>Getting Fit w/Marian Silk</b> \$2<br/> 8:30-9:30-CTI Bone Builders A—<br/> 9:30-11:30Albert Gauthier, RNBP<br/> 10-11— Yoga for Seniors \$5<br/> 11:30—Lunch (see menu) \$2<br/> 1-3—Bingo<br/> 1:30-3:30—Quilting Lessons 8 weeks for \$50/\$8— walk in</p>                                    | <p>6:30-Coffee &amp; Pastries— Free<br/> 9-11:30-Dominos — Free<br/> 10-12:00-Commonwealth Nursing<br/> 10-12-Country Line \$5.00<br/> 10-11—Tai Chi \$3<br/> 11:30—Lunch (see menu) \$2<br/> 11:45-1—Wii Tourney— Free<br/> Noon—Cribbage— Free<br/> Noon-3—Knitting &amp; Crochet Free<br/> Noon-3PM— Brow Bag<br/> 1-3—Picture IDs \$3</p>      | <p>6:30—Coffee &amp; Pastries—Free<br/> 8:30-9:30-CTI Bone BuildersA<br/> 9:00<b>Getting Fit w/Marian Silk</b> \$2-<br/> 10-Genesis BP<br/> <b>10:00-Holistic Geriatric Arthritis Class</b>\$5<br/> 10:00-Hawaiian Hula Dance \$2<br/> 11:30-Lunch (see menu)<br/> Noon-3:45-Bid Whist Cards—<br/> 1:00—Choral Group Rehearsal<br/> <b>1:00— Making Dog Biscuits Day</b><br/> 1:45-2:45-CTI Bone BuildersB</p> |

**R E S E R V E D F O R A D S P A C E**



# Lunch Menu



Lunch is served at 11:30 am. Sugar-Free Jell-O & 1% Milk is available daily.

Lunch Tickets are available daily until 10:30 a. m. Seniors that arrive later must pay cash and will follow ticket holders.

We Accept FOOD STAMPS for Lunch! See Audrey or Doris in the Administrative Area: 2nd floor, first office on right.

Funding for our meal program is made possible by: EOEa, Merrimack Valley Nutrition, & City of Lowell

**Sunday      Monday      Tuesday      Wednesday      Thursday      Friday      Saturday**

|                                                                       |                                                                      |                                                                             |                                                                           |                                                                      |                                                                                      |                                                                              |
|-----------------------------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
|                                                                       | <h1>February</h1>                                                    |                                                                             |                                                                           |                                                                      | 1. Fish Cake, Beans, Cole Slaw, Wheat Bread, Cookie & Juice                          | 2. Veal Cutlets w/ Sauce & Cheese Chips, Sub Rolls & pears                   |
| 3. Baked Pork Chops, Carrots, Multi Grain, Apricots & Soup            | 4. Turkey Loaf, Gravy, Mashed Potato, Green Beans & Mandarin Oranges | 5. Stuffed Peppers, Corn, Potato, 5 Grain bread, Jell-O & Soup              | 6. Chicken Breast Gravy, Peas, Carrots, Wheat Rolls & Tapioca Pudding     | 7. Cheese Lasagna, Garlic Stick, Stewed Tomato, Juice & Peach        | 8. Baked Scrod, Roasted Potato, Broccoli, Rye Bread & Apricots,                      | 9. Salisbury Steak, Gravy, Potato, Green Beans, Wheat bread, Soup, & Pudding |
| 10. Baked Chicken, Baked Potato, Corn, Wheat Bread & Mandarin Oranges | 11. Veal Parmesan w/ Cheese Sauce, Pasta, Egg Plant, Juice, Pudding  | 12. Chicken Cacciatore, Rice, Mixed Veggies, Biscuits, Juice & Mixed Fruits | 13. Mac & Cheese, Stewed Tomatoes, Spinach, Wheat Rolls, Apricots & Juice | 14. Potato Crunch Pollock, Spinach, Rye Bread, Soup & Banana Pudding | 15. Dinner Dance Baked Stuffed Chicken Breast, Baked Potatoes, Baby Carrots and Cake | 16. Pork Pie, Mashed Potato, Gravy, Carrots & Apples                         |
| 17. Chicken Wings, Potato Wedges, Broccoli, Fruit & Soup              | 18. <b>Holiday</b><br>                                               | 19. Chicken Ziti w/ Broccoli, Alfredo Sauce, Garlic Sticks, Cookies & Juice | 20. Spaghetti w/ Meat Balls, Salad, Garlic Stick, Fruit Salad             | 21. Baked Meat Loaf, Gravy, Potato, Peas, Wheat Bread & Cake         | 22. Stuffed Salmon, White Sauce, Peas, Potato, Juice, Rye Bread & Chocolate Pudding  | 23. Vegetable Lasagna, Garlic Bread Stick, Soup, Fruits & Jell-O             |
| 24. Shepherd Pie, Beets, Wheat Rolls, Jell-O & Soup                   | 25. BBQ Ribs, Mashed Potato, Beans, Multi-Grain Bread, Juice & Pear  | 26. Baked Chicken Legs, Roasted Potato, Corn, Wheat Bread & Fresh Fruits    | 27. Roasted Beef, Gravy, Potato, Green Beans, Rye Bread & Peaches         | 28. Stuffed Cabbage, Mixed Veggies, Potato, 5 Grain, Soup & Pudding  |                                                                                      |                                                                              |

**Getting Fit & Staying Fit with Marian Silk**

9:00am - 9:55 am Monday  
 New class starting October 3rd, 2012 8:30 am - 9:25 am Wednesdays (\$2 per class)  
 (I like to end 5 minutes early so they are out the door in one hour!)

JANUARY

**YOGA**  
 Classes Will Be Held

Lowell Senior Center

*Benefits of Yoga*

Yoga helps with

arthritis,  
 flexibility,  
 strength,  
 mobility,  
 range of motion, pain,  
 high blood pressure, breathing,  
 circulation, and stress

diana f kyricos  
 Instructor  
 atma yoga  
 978-250-0441  
 diana@atmamoves.com  
 www.atmamoves.com

## The Future of Medicare: 15 Proposals You Should Know About

5. *Increase Medicare Cost-Sharing for Home Health Care, Skilled Nursing Facility Care and Laboratory Services* Medicare does not charge a copay for patients whose doctors prescribe home health care or for the first 20 days in a skilled nursing facility. Several proposals would require a copay for home health care, including one that would require a payment of \$100 for home health episodes with five or more home health visits and add copays for the first 20 days of care in a skilled nursing facility. Medicare does not currently require a copay for laboratory services (such as blood and diagnostic tests). A number of proposals would require beneficiaries to pay 20 percent of the cost of laboratory services.

PRO: Imposing a copayment for home health, skilled nursing facility and laboratory services will discourage unnecessary use of these services. Shifting more of the cost for these services to Medicare beneficiaries will also reduce Medicare costs and help to improve the long-term stability of the program. Most Medicare supplemental insurance plans (such as Medigap) would

cover at least a portion of the cost-sharing, which would lessen the financial burden of these proposals on the majority of beneficiaries who have supplemental coverage. (Avalere Health)

CON: Many Medicare beneficiaries — particularly those who are low income and do not qualify for any additional assistance — will have trouble affording new copayments for home health, skilled nursing facility and laboratory services. These individuals may end up not receiving needed care or services. Even Medicare beneficiaries with supplemental policies could face higher out-of-pocket costs, as premiums would likely rise to offset the higher copays. State governments would also pay more, as Medicaid would be responsible for the copayments of low-income Medicare beneficiaries who receive assistance from Medicaid. (Avalere Health)

This article will continue on March Issue. More info is available on the following 1-866-448-3621  
Your computer users can also access [www.aarp.org/ma](http://www.aarp.org/ma) for information specific to AARP in Massachusetts.

## LOWELL WINTERFEST'S

## MEETING OF THE MINDS 2013

Organized by the Teen Friends of the Pollard Memorial Library

*How quick are you with a buzzer?*

*Are you smarter than a fifth grader?*

*Is your head bursting with miscellaneous facts?*

*Take a break from the cold outside and have fun playing generalknowledge trivia*

*at the Pollard Memorial Library.*

*Register early! Spaces limited!*

*Registration deadline: Tuesday, Feb5., 2013*

*To register your team or to get more event information, go to*

*www.pollardml.org/get involved friends*

*or email the Friends of the Library at*

[friends@pollardml.org](mailto:friends@pollardml.org)

### **WHAT:**

Trivia Challenge for teams of three to four people.

Entry fee: \$10 per team (fee waived if team members are current members of the Friends of the Pollard Memorial Library)

### **WHEN:**

Feb 8, 2013:

Preliminary 15minute rounds, 4:00-7:00 PM

Feb 9, 2013:

Quarterfinals, 10:00 AM to noon

Semifinals,

1:00 PM

Finals, 3:00

PM

### **WHERE:**

Meeting

Room at the

Pollard

Memorial Li-

brary

401 Merri-

mack Street,

Lowell

### **WHO:**

Families,

friends, stu-

dents,

teachers, ring-

ers, and

community

icons.

Good practices for coping with an active shooter situation

- Be aware of your environment and any possible dangers
- Take note of the two nearest exits in any facility you visit
- If you are in an office, stay there and secure the door
- If you are in a hallway, get into a room and secure the door
- As a last resort, attempt to take the active shooter down. When the shooter is at close range and you cannot flee, your chance of survival is much greater if you try to incapacitate him/her.

CALL 911

WHEN IT IS SAFE TO DO SO!

This information was obtained by EAP thru their publications



# Funny Airline Announcements

**U**nited Flight Attendant announced, 'People, people we're not picking out furniture here, find a seat and get in it!

**O**n landing, the stewardess said, 'Please be sure to take all of your belongings. If you're going to leave anything, please make sure it's something we'd like to have.'

**T**here may be 50 ways to leave your lover, but there are only 4 ways out of this airplane'

**A**n airline pilot wrote that on this particular flight he had hammered his ship into the runway really hard. The airline had a policy which required the first officer to stand at the door while the passengers exited, smile, and give them a 'Thanks for flying our airline.' He said that, in light of his bad landing, he had a hard time looking the passengers in the eye, thinking that someone would have a smart comment. Finally everyone had gotten off except for a little old lady walking with a cane.

She said, 'Sir, do you mind if I ask you a question?' 'Why, no, Ma'am,' said the pilot. 'What is it?'

The little old lady said, 'Did we land, or were we shot down?' As the plane landed and was

coming to a stop at Ronald Reagan, a lone voice came over the loudspeaker: 'Whoa, big fella, WHOA!'

**A**fter a particularly rough landing during thunderstorms in Memphis, a flight attendant on a Northwest flight announced, 'Please take care when opening the overhead compartments because sure as hell everything has shifted after a landing like that.'

**A**nother flight attendant's comment on a less than perfect landing: 'We ask you to please remain seated as Captain Kangaroo bounces us to the terminal.'

**O**verheard on an American Airlines flight into Amarillo, Texas on a particularly windy and bumpy day: *During the final approach, the Captain was really having to fight it. After an extremely hard landing, the Flight Attendant said, 'Ladies and Gentlemen, welcome to Amarillo. Please remain in your seats with your seat belts fastened while the Captain taxis what's left of our airplane to the gate!'*

**Y**our seat cushions can be used for flotation; and, in the event of an emergency water landing, please paddle to shore and take them with our compliments.'

**3 LETTERS**

- ABA
- AWE
- DOA
- EMO
- ENO
- ETO
- III
- MAO
- MIR
- M.L.K.
- ØE
- OUI
- OUT
- PAP

**POP**

- PVT.
- RYE
- SAL
- SST
- TRI

**GREG**

- HEAT
- KILO
- LIAR
- LOOT
- MATH
- MEET

**RARE**

- RCPT.
- SCAT
- SHOE
- SLIT
- TORO
- TROT
- TUTS
- TWO'S
- UGLI
- UP TO
- VEEP

**4 LETTERS**

- AHAS
- AILS
- ARCH
- CHAT
- ERMA
- EYRE
- GEES
- MEIR
- MIST
- NINA
- OBIT
- ON TV
- ORIG.
- PAMS
- PSST

**5 LETTERS**

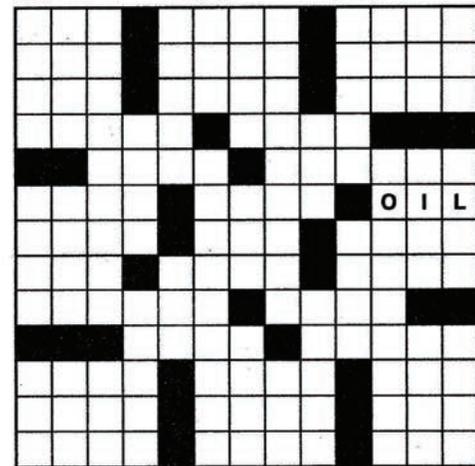
- AGATE
- GOETH
- INTRO
- STAMP
- TEMPE
- VOLGA

**6 LETTERS**

- OMAHAS
- T-SHIRT

**9 LETTERS**

- HOGSHEADS
- PARAGRAPH
- STOUTNESS
- TERRORISM



ANSWERS ON PAGE 9

**A**s you exit the plane, make sure to gather all of your belongings. Anything left behind will be distributed evenly among the flight attendants. Please do not leave children or spouses.....except for that gentleman over there.'

**H**ead on Southwest Airlines just after a very hard landing in Salt Lake City . The flight attendant came on the intercom and said, 'That was quite a bump, and I know what y'all are thinking. I'm here to tell you it wasn't the airline's fault, it wasn't the pilot's fault, it wasn't the flight attendant's fault, it was the asphalt.' attendant accidentally spilled a cup of hot coffee in my lap. You should see the front of my pants!' A passenger in Coach yelled, 'That's nothing. You should see the back of mine!'



# People & Events



1. January's cookie making class with volunteer instructor Deanna Rabidoux and Joe Vallante
2. Rudy and Vivian Boehm enjoying a couples dance at the New Year's Eve Brunch
3. Doris and Frank Santos enjoying a conversation with Pauline Soucy
4. January cookie baking/decorating class
5. Arthur & Mary Kosiorek enjoying a dance at the New Year's brunch
6. Corey Ann & Walter Thibodeau
7. Kathy Carroll, Carol Lannan and Arthur Toupin at the COA volunteer Christmas Party
8. John Melanson, Joe Moreau, unknown?, Frank Gomez, Pauline Soucy, Bernadette (Bunny) Roades, Helen Foley and Gerry Foley at the New Year's Eve party
9. Bingo Day! Standing in photo Friends of COA volunteers, Lenny Gendron and Claire Brodeur
10. Rudy Boehm, Aurora Scott, Kim Stevens and John King at the volunteer Christmas party
11. Winner of National Hat Day, Roland Ducharme, wearing a handmade hat from his son
12. Senator Eileen Donoghue, DAV Chaplin, John King Director, Michelle Ramalho, and Colonel Nick Pappas at



# Consumer Advisory

Office of Consumer Affairs & Business Regulation

Division of Banks • Division of Insurance • Division of Professional Licensure • Department of Telecommunications and Cable • Division of Standards

## 'Tis the Season for Package Thefts

With holiday shopping in full swing, millions of consumers are expected to ship gifts to their family and friends. However, addressing the packages to the correct residence does not guarantee that they will be received by the intended recipient, as package thefts are on the rise this holiday season. Some thieves will even follow delivery trucks and swipe the packages as soon as they are delivered.

**The Office of Consumer Affairs and Business Regulation offers the following tips for protecting your packages from thieves this holiday season:**

- Require a signature upon delivery.
- Request tracking and delivery confirmation.
- Insure your packages.
- Specify delivery instructions, indicating where the package should be left.
- Arrange to pick up packages at the post office or delivery service location.
- Ship packages to your workplace, if the company allows it.
- Ask a friend or neighbor to look out for your order and accept/pick up your packages.
- If you are sending a package, let the person you are sending it to know that it is coming and when to expect it to arrive. Follow up to make sure it was received.



**If you suspect that your package was lost or stolen, you should:**

- First check outside your residence (or other delivery address) to see if the package was placed out of sight, such as in the hedges, by the garage or on the porch.
- Ask your neighbors if they witnessed the delivery or if the shipper accidentally delivered the package to them.
- Contact the shipper first to be sure the items were sent properly. If you determine that the shipper was not at fault file a complaint with the U.S. Postal Inspection Service.
- File a police report with your local police department.

**If you made the purchase with a credit card:**

Federal law allows consumers to dispute charges for credit card purchases if they are damaged or stolen.

Consumers whose good faith attempts with merchants have failed should contact their credit card issuers to reverse the credit card transaction.

Most credit card issuers offer purchase protection, which protects items against theft or damage for a specified period of time (usually 90 days). Check with your credit card company to see if you are covered.

***Happy shopping and enjoy your holidays!***

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## Friday, February 8 & Saturday, February 9, 2013

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Microbrew Showcase and Competition

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