



HERITAGE

Director's Message-March 2016

Dear friends,

March into Spring! We will be celebrating "Women's History" month, the first day of Spring (March 20th), Election's (March 1st) & St. Patrick's Day (March 17th) & Easter Sunday (March 27th) *This month will most likely, come in like a lion and out like a lamb!*

9th Annual White Ribbon Day Event-Thursday, March 3rd @ 12 noon

Please join City Manager Kevin J Murphy and the City of Lowell Domestic Violence Task Force for the 9th Annual White Ribbon Event-Thursday, March 3rd at 12 noon (City Hall foyer/stairs/main lobby). "White Ribbon Campaign Day 2016" is a chance for all men to stand up against violence and be leaders in the local effort to help create a world free of abuse. Attendees are asked to wear a symbolic white ribbon which will be provided in support of ending violence. Refreshments will be served following the brief speaking program and photo opportunity.

Come celebrate "Women's week" by taking part in a FREE "Self-Defense" for women class on Thursday, March 3rd at 5:30-7:30pm. This course is being offered from the City of Lowell Police Department.

Can you protect yourself from an attack?

1 in 3 women will be assaulted in their lifetime.

Every 9 seconds in the U.S. a woman is assaulted or beaten. Join trained staff from the Lowell Police Department and UML Police force for an Introduction to personal safety & self-defense for women. Learn the warning signs of aggressive behavior and basic self-defense. Reduce your risk by being prepared. This is a hands on, full contact course

Inside

- 2. Contacts
- 3 Day & Overnight Trips
- 6 Doctor's, Nurse's & More!
- 10 Calendar Events
- 12 Lunch Menu

where you will learn techniques to defend yourself.

SEATS ARE LIMITED RSVP by February 29th SARA KHUN (978) 674-1877 or E-MAIL SKHUN@LOWELLMA.GOV

New-City of Lowell Health Department program partnership at the Senior Center.

Unwanted Medication and Sharps Disposal Day-March 30th, 10am-12pm.

The City of Lowell Health Department under the direction of Public Health Nurse Manager Paula Mc Hutton, RN will conduct an "Unwanted Medication and Sharps Disposal Day" at 276 Broadway Street on Wednesday, March 30th from 10-12pm. In conjunction with the "Disposal Day" the staff from the Health Department will provide education and/or awareness bulletins and a blood pressure check for the Seniors as well. The City of Lowell Public Health Nurse's will also be available on The 2nd Thursday of each month from 9:00 A.M. until 11:00 AM for Blood Sugar Monitor Checks. (Please bring your own blood sugar monitor). And, The 1st and 3rd Thursday of each month from 9:00 A.M. until 11:00 A.M. for Question and Answer session regarding Health Issues.

Join us for a very important educational seminar on Tuesday, March 22 @ 12 noon, Skimming Devices.

Robin Putnam, Research and Special Projects Manager from the Office of Consumer Affairs and Business Regulation, will present Consumer University with a focus on credit card skimming devices. The presentation will include information about the Office and what we do. It will also cover tips on how to spot skimming devices found at gas stations and ATMs.

As usual, please be safe, smart and enjoy yourself!

Michelle Ramalho-Director



There's a lot to like about **LOWELL**

CITY MANAGER

Kevin J. Murphy

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**City Council**

**Mayor**

Edward J. Kennedy Jr.

**Vice Mayor**

Daniel P. Rourke

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Corey A. Belanger

Rodney M. Elliott

John J. Leahy

James Leary

Rita M. Mercier

James L. Milinazzo

William J. Samaras

**City of Lowell**  
**Veterans Services**

**Director / Agent**

Eric Lamarche

978-674-1595

ELamarche@lowellma.gov

**Head Clerk**

Carmen Felix

978-674-1596

CFelix@lowellma.gov

**Head Clerk**

Nancy McGuire

978-674-1597

NMcGuire@lowellma.gov

**Office Hours:**

**8:00 A.M. - 4:00 PM.**

**Monday - Friday**

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

**SENIOR CENTER SERVICES**

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

Fax: 978-970-4134

**Executive Director:** Michelle Ramalho  
978-674-1170 ~ mramalho@lowellma.gov

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Receptionist: Tara Donnelly
978-674-1171 ~ tdonnelly@lowellma.gov

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**Civic Events:** Carol Lannan-Welcome!  
978-674-1169 ~ CLannan@lowellma.gov

**Volunteer:** Sandra Breen 978-674-1176 ~ sbreen@lowellma.gov 978-674-1169

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Outreach Caseworker: Amy Medina Leal
978-674-1167 ~ aleal@lowellma.gov

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**Volunteer Coordinator:** Eileen Golden  
978-674-1173 ~ egolden@lowellma.com  
Monday, Tues. & Thurs. 8 am to 1 pm

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Outreach Volunteers:

John R. Lawlor ~ 978-674-1174 ~ Jlawlor@lowellma.gov
Monday-Friday ~ Appt. Hrs. 10 am - 3:40 pm

Carol Violette ~ 978-674-1168 ~ cviolette@lowellma.gov
Tuesday—Friday 10 am—2 pm ~ PICTURE IDs

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**Kitchen Staff—978-970-4132**

Virginia Valdez & Karl Correa ~ Weekdays  
Chuck Kuenzler ~ Weekends

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S H I N E (Serving Health Insurance Needs for Elders)

Joan Gong ~ 978-674-1172

First come, First served, Mondays — 8:30 to 10:30 am

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**Legal Services Assistance & Referrals**

For an appointment call: 978-458-1465

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Pollard Library ~ 978-674-8634

COA Library Annex ~ 978-970-4186

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**Lowell Senior Center Hours of Operation:**

Monday—Friday: Open **6:30** am to **4:00** pm  
Lunch served at 11:30 am

Saturday—Sunday: Open **7:00** am until **12** noon  
Breakfast and Lunch ONLY

**COUNCIL ON AGING**

**BOARD OF DIRECTORS**

*Joan Bedford*

*Joyce Dastou*

*Andrew Hostetler*

*Eric Lamarche*

*John R. Lawlor*

*Sidney Liang*

*Vincenzo Milinazzo*

*Suellen O'Neill*

*William Sheehan, Chair*

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**Next meeting: Mon, March 14th
at 9:00am — Public Welcome**

**FRIENDS of the
Lowell Council on Aging, INC.**

BOARD OF DIRECTORS

PRESIDENT

Rita M. Mercier

VICE PRESIDENT

Dr. Joseph M. Downes Jr.

TREASURER

Jacqueline Denison

SECRETARY

Claire Brodeur

DIRECTORS

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

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Office hours vary

Call 978-674-1172

**Next meeting Fri., March25th @  
9:30 am—Public Welcome**

# LCOA Trips

The Motor Coach trips from Ayotte Garage are available for all ages 18-101! All Trips must be paid in full one month prior to travel date. LCOA policy: NO REFUNDS if you do not purchase insurance. Trip flyers available outside of 2nd floor office. Roger's Wednesday trips depart from the Ayotte Garage (no charge) unless noted otherwise. **The office is now open from 8 a.m. to 4 p.m.**

## DAY TRIPS

**March 5, Saturday ... "Old Town Trolley Boston Chocolate Tour." Price: \$119. Boston** What do toll house cookies, hot fudge sundaes, and the first chocolate factory have in common? The Answer: They all started out in or near Boston. Join Old Town Trolley Tours for a flavorful afternoon as you sample chocolate creations from some of the finest culinary landmarks in Boston. It's a fully 3 hour narrated journey of decadent desserts, visits to the "Top of the Hub Restaurant", historic Omni Parker House Hotel and the Langham, Boston. Mel Tye's Top Tour & Travel, **Departing from the Ayotte Garage. Pick up time at 9am.**

**March 10, Thursday ... "The Young Ireland." Price: \$70, Venus De Milo's** The young Irishers comprise eight sensational performers who have Irish traditional music, song & dance running through their veins. What a great way to get in the spirit of St. Patrick Day. This includes a lunch with your choice of Corned Beef & Cabbage or Bake Scrod which also includes Venus De Milo's famous minestrone soup, vegetables, bread, dessert, coffee and tea. **Roger's Bus Departs from the Lowell Senior Center at 10am.**

**March 18, Friday ... "Boston Flower Show." Price: \$22.00 SORRY, SOLD OUT!** (includes admission). Join us for a spectacular day at the Boston flower Show. Well design landscapes rejuvenate by offering places to connect with nature and each other. **ROGERS BUS DEPARTS FROM AYOTTE GARAGE AT 9 AM**

**April 11, Monday... "Day Main Light House Trail." Price: \$114.** Our day begins with a visit to Stone Wall Kitchen for a sampling of their products. Next it on to the Nubble Light - Cape Neddick Lighthouse - Sohler Park one of the most photographed light houses on the Maine Coast. For lunch we will feature a main lobster lunch. Then it is on to visit Portland Headlight and to see several lighthouses called Ram Island, Cape Elizabeth, Spring Point and many more. **Mel Tye's Top Tour & Travel, Departing from the Ayotte Garage. Pick up time will be announced in next month Heritage.**

**April 19, Tuesday ... "The Moulin Rouge." Randolph, Price: \$70.** Welcome to PARIS, FRANCE!!! Have you ever wanted to experience the Moulin Rouge in Paris first hand? Here is your chance to see a great Parisian style show here in your own backyard. We proudly present to you to the critically acclaimed show "L'Opera Burlesque" and the best part is that its CLEAN entertainment (PG rating, no nudity) show. will be heled at Lantana's in Randolph Massachusetts. **Roger's Bus Departs from the Lowell Senior Center at 10 am**

**April 28, Thursday..."One Slight Hitch". Price: \$65.00 Newport Playhouse** It's COURTNEY,S wedding day, and her mom Delia, is making sure that everything is perfect. The groom is perfect. The dress is perfect, and the decorations (assuming they arrive) will be perfect. Then like in any good farce the doorbell rings. And all hell breaks loose. So much for perfect! **Roger's Bus Departs from the Lowell Senior Center at 9 am**

**June 21, Tuesday..."Play it Again Sam" "Lobsterfest" Newport Playhouse PRICE \$65.00** ALLEN has this thing about HUMPREY BOGART , If only he had some of BOGART,S technique... BOOKISH and insecure with women, ALLEN,S hero, Bogey comes to the rescue .with a bevy of beauties played out in hilarious fantasy sequences. Fixed up by friends with gorgeous women, he's so awkward even BOGEY,S patience is tried. ALLEN mostly resembles a disheveled, friendly dog and this is what charms his best friend's wife into bed. It's a tough life, making it in the world of beautiful people but if you can't be a hero it helps to have one. **Roger's Bus Departs from the Lowell Senior Center at 9 am**

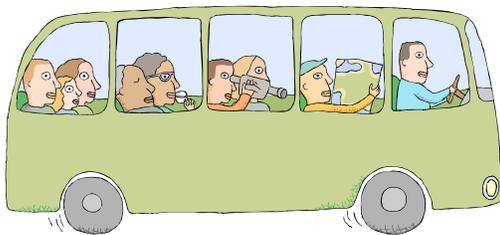
**AUGUST 16, Tuesday... "Unnecessary Farce" .. PRICE \$65.00 "LOBSTERFEST Newport Playhouse "TWO cops. THREE crooks. EIGHT doors. Go. In a cheap motel room, an embezzling mayor is supposed to meet with his female accountant, while in the room next-door, two undercover cops wait to catch the meeting on videotape, but there's some confusion as to who's taken the money ,who' hired a hit man, and why the accountant keeps taking off her clothes. Roger's Bus Departs from the Lowell Senior Center at 9 am**

**SEPTEMBER 20, 2016 Tuesday . . . "PLAZA SUITE".....PRICE \$65.00 SURF & TURF** Hilarity abounds in this portrait of three couples successively occupying a suite at the Plaza. A suburban couple takes a suite while their house is being painted and it turns out to be the one in which they honeymooned 23(or was it 24) years before and was yesterday the anniversary, or is it today? This wry tale of marriage in tatters is followed by the exploits of a HOLLYWOOD producer who, after three marriages, is looking for fresh fields. He calls a childhood sweetheart. Now a suburban housewife, for a little sexual diversion. Over the years she has idolized him from afar and is now more than the match he bargained for. The last couple is a mother and father fighting about the best way to get their daughter out of the bathroom and down to the ballroom where guests await, or as Mother yells, "I want you to come out of that bathroom and get married?" **Roger's Bus Departs from the Lowell Senior Center at 9 am.**

## 2016 UPCOMING BEACH TRIPS

**Plan your 2016 Trips . . . for the summer ahead! \* \* \* \* Only \$5.00 per person, per trip!**

|                             |                            |                              |                        |
|-----------------------------|----------------------------|------------------------------|------------------------|
| MAY 2 Northshore Mall       | JUNE 16 York , ME          | July 25 Hampton <b>Beach</b> | September 6 Rockport   |
| 10 The Old Mill Restaurant  | 20 Kittery Outlets         | 28 York, ME                  | 8 Salisbury, MA        |
| 12 Hampton Beach            | 27 Hampton Beach           | August 8 Old Orchard Beach   | 12 Old Orchard Beach   |
| 16 Newburyport              | 30 Rockport                | 9 Hampton                    | 15 Newburyport         |
| 19 Merrimack Outlets        | JULY 7 Salisbury, MA       | 15 Plymouth, MA              | 19 York, ME            |
| 23 Rockport                 | 11 Old Orchard Beach       | 18 Newbury                   | 26 Old Orchard Beach   |
| 24 Butterfly Place          |                            |                              |                        |
|                             | 12 Old Salt Restaurant, NH | 22 Hampton                   | Must be 60 plus.       |
| JUNE 6 Old Orchard Beach    | 14 Hampton Beach           | 25 Ogunquit, ME              | Bus leaves at 9:00 AM  |
| 9 Methuen Loop & Restaurant | 18 Rockport                | 29 York, ME                  | from the Lowell Senior |
| 13 Hampton Beach            | 21 Ogunquit, ME            | September 1 Hampton Beach    | Center.                |



### Roger's \$5.00 Trips

*Ages 60 to 101.*

Bus leaves @ 9:15 am from the Senior Center.

The bus is Handicapped Accessible.

SCHEDULE IS SUBJECT TO CHANGE.

#### March tickets on sale March 1st

- Tuesday ... 5th ... Pheasant Lane Mall
- Thursday ... 14th ... Vanity Fair Outlets & The 99
- Tuesday ... 19th ... Super Walmart, Salem NH
- Thursday ... 28th ... Manchester Mall

#### April tickets on sale April 1st

- Thursday, April 21 ... Methuen Loop
- Tuesday, April 26 ... Merrimack Outlet's  
*( Our bus driver is on vacation part of the month )*

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.

SEE ABOVE FOR ALL 2016 SUMMER BEACH TRIPS



### Free Art Class

Every Thursday! 12:00 noon

No charge for this class but you must buy your own supplies. Come to the first meeting and learn what you need to be the best

ARTISTE you can be! The senior center would like to thank our volunteer instructor: Val For his dedication & time.

### Free Ping Pong Class

Every Thursday!  
10am-12:00 noon

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### Immaculate Home Care



Services will have an information table on Friday, Mar. 4 from 12-pm.

### Are you ready to ready be a U.S. Citizen?

The International Institute of Lowell will be on site with Peter Saati-Citizenship Coordinator, Tuesday, March 15th from 9:30-11:30 am. If you want to find out more information about becoming a U.S. Citizen. Or call the International Institute at 978-459-9031.

### Financially Her's CTI Finance Conference

Community Teamwork is currently registering folks for their **Financially Hers** Conference. All attendees will receive a gift card to Market Basket, raffles and give-a- ways . They will also offer a lovely luncheon with a motivational speaker. The topics this year include:

- 1.Changing Your Life Through Better Money Management-** This workshop will provide you with personal financial planning tips and information on how to manage your money so your money doesn't manage you!
- 2. Couponing Secrets-** By taking this workshop, you will learn what is involved in couponing, how to get started and then join the thousands of people who are saving tons of money by taking on this practice!
- 3. Help...I Need to Fix My Credit!-** Your credit score follows you. It is no longer just used for buying a car or a home. This workshop will give you step-by-step instructions on ways to repair your score and how to maintain a good score.
- 4. What is a Reverse Mortgage and Is It Right For Me?** If you have questions about whether or not a reverse mortgage is right for you, your parents or other family members, this presentation will guide you to the decision that is right for you

#### **Registration is required:**

Please contact: Christina Santos-Gordon Director of Community Resources Community Teamwork, Inc.155 Merrimack Street Lowell, MA 01852.P. 978-654-5675 www.commteam.org

### Health Plan Options for people with Medicare-

### Friday, March 11th @ 10 am.

All are welcome to attend a 45 minute educational presentation about Medicare and related plans. Ever wonder what is the difference between a Medigap and Medicare Advantage Plan, and why do people choose one over the other? Baffled by Part D or Medicare, the prescription coverage? We will cover these topics as well as review Original Medicare coverage in 2016. BC/BS Rep. will be speaking.

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#### TUFTS INFORMATION TABLE

THURSDAY, MARCH 10TH  
9-11AM WITH GERALD

FRIDAY, MARCH 11TH  
9-11AM WITH JOEL

#### FALLON HEALTH INFO. TABLE

March 24th at 10:30, **Diane Welch from Summit Elder Care will be here to speak and answer any questions regarding the PACE program.** PACE is a Program of All-Inclusive Care for the Elderly which combines medical care, insurance and community-based support, in a single coordinated program.

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#### United Health Care info. table

March 22-Rep. Boran Yi will be on site every month (4th Tuesday) during the "Brown Bag" program hours. 12pm-4pm.

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#### **Request for TV Donation**

The billiards room is seeking a donation of a flat screen TV, (new or used) preferably HD & 60 inch size.

## Doctor's, Nurse's & MORE

Blood Pressure & weight check:

**Circle Home, Inc.** (LVNA)

2nd Tuesday ... 8:00—10:00 am  
3rd Tuesday ... 10:00 am—12:30 pm

**Albert Gauthier RN**

Wednesdays ... 9:30—11:30 am

**Commonwealth Nursing**

1st & 4th Tuesdays ... 10:00 am—12:00 pm

**Dr. Gregory McNamara—Killer Feet**

—1st Friday of every month  
ONLY IF 5 or more people sign-up before the 1st Friday of that month.  
1st come 1st served. 8-10 am

**Dr. George Potamitis from Pro-Rehab**—Question and Answer sessions every Wednesday from 10:00 am-11:00 am

**Affordable Hearing with Christopher Streeter**—Hearing Testing, Hearing Instrument Testing. 4th Wednesday of each Month from 9:30am-11am in Board Room. Please call 978-674-1172 for appointment.

**Diabetic Shoes with Steven Carrucci**

2nd Tuesday of each month, please

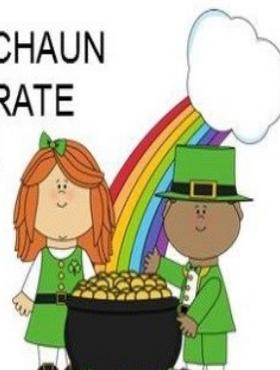
## St. Patrick's Day Word Search

|   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|
| M | Y | Z | V | E | P | F | G | O | L | D | J |
| I | R | I | S | H | N | E | W | Q | V | U | G |
| L | X | G | T | A | Y | I | V | F | G | F | L |
| E | A | N | R | P | E | H | S | S | C | A | E |
| G | N | F | A | X | N | C | N | W | Y | H | P |
| E | E | X | D | E | R | S | A | Q | B | C | R |
| N | M | O | I | L | A | I | M | B | G | R | E |
| D | E | L | T | O | L | M | B | R | P | A | C |
| K | T | L | I | P | B | J | E | P | S | M | H |
| B | A | O | O | L | P | E | L | H | W | N | A |
| X | R | Y | N | A | N | D | A | C | O | G | U |
| X | B | R | B | U | I | M | S | L | B | X | N |
| W | E | V | V | O | R | N | K | O | N | Z | Q |
| J | L | K | H | O | I | C | S | V | I | L | F |
| J | E | E | C | O | U | X | V | E | A | Q | L |
| J | C | K | C | L | I | P | W | R | R | Q | T |

SHAMROCK  
RAINBOW  
CLOVER  
IRISH  
TRADITION

BLARNEY  
MISCHIEF  
COINS  
LEGEND  
MARCH

LEPRECHAUN  
CELEBRATE  
GREEN  
GOLD  
LUCK



## Getting Fit & Staying Fit

with Marian Silk

Mondays and Thursdays:  
9:00 - 9:55 am

Wednesdays: 8:30 - 9:25 am

\$2.00 per class

*(I like to end 5 minutes early so we are out the door in one hour!)*



## YOGA

with Diana Kyricos

Wednesdays 10-11 am  
\$5.00 per class

Benefits? Helps with arthritis, flexibility, strength, mobility, range of motion, pain, high blood pressure, breathing, circulation, & stress!

Atma Yoga 978-250-0441  
www.atmamoves.com  
Diana@atmamoves.com



### Mah-Jong



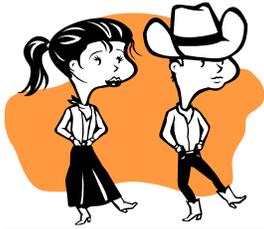
Mondays

12:00—3:00 pm



### Country Line Dancing

with Marcella Groulx



Tuesdays  
10:00 am—  
12:00 pm

\$5.00

### Community Teamwork's Family Finance Solutions Program

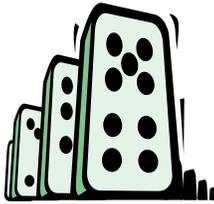
Division of Energy and Community Resources

...helping families achieve their financial goals

### Dominoes

If you are inter-  
ested, please see  
Charlotte Landry

Tuesdays  
9:00—11:00 am



All programs are free and open to anyone. Registration is required.

- ◆ One on One Financial Coaching (assistance to take control of finances)
- ◆ Financial Literacy Academy (intro to basic financial decision-making)
- ◆ Individual Development Account Program (savings match program—save up to \$2000.00 for home purchase, secondary education or business start-up costs and CTI will match that money 3/1 yielding \$8000)
- ◆ Volunteer Income Tax Assistance (free tax prep by appointment)
- ◆ Axuda (Non-emergency loan program borrowing up to \$600, interest free. Monthly payments required)
- ◆ FFS Workshops (topics include but are not limited to Household Budgeting, Creating an Emergency Fund, Living on a Fixed Income)

Please call our office for more information—978-654-5673

### Hawaiian Hula Dance Lessons

with Kim Stevens



Mondays  
10:00 am

Good for joints  
And FUN!

### Quilting Lessons



Newcomers' wel-  
come!

Wednesdays  
12:30—3:00 pm

### TAI CHI



Tuesdays 10:15 am & Fridays 10:00 am  
8 weeks for \$24 or walk-ins \$5 per class

Helps with: Arthritis, strengthening the Im-  
mune system, High Blood Pressure, and  
Osteoporosis! Acupressure Points also  
taught: for headaches, stress, upset stomach  
& more!

### Knitting & Crochet Group



Tuesdays  
12:00—3:00 pm

Newcomers'  
welcome!



## Free Tax Return Preparation at the LCOA

The service is on Wednesdays & Thursdays, through April 14, 2016 from 9:00am-1:00pm. AARP Tax-Aide is a free program designed to promote tax return assistance to low and moderate income Americans of all ages, with special attention given to seniors. The LCOA will offer this service on the 2nd floor by **APPOINTMENT ONLY** basis. Taxpayers should come prepared with their social security card or social security statement, picture ID and 2015 tax return if possible. and should be prepared to fill out a short questionnaire that is designed to assist the volunteer preparer in the process of preparing the tax return. Please note: volunteer tax return preparers are forbidden from accepting monetary compensation of any kind. Certain complicated tax returns, such as rental property income and small business returns, are considered "out of scope" and cannot be prepared by the volunteers.

### ***KNITTERS & CROCHETERS ADD A DAY "of fun"***

The ladies Knitting & Crocheting group are now meeting twice per week. Every Tuesday from 12-3pm, and they added a new class on Friday's from 12-3pm. Come in and join them—either day or both days for a great day of socialization, knitting & fun!

**M.I.L.E.S.**  
MIDDLESEX INSTITUTE FOR LIFELONG EDUCATION FOR SENIORS



## Spring 2016 Opening Session

Meet M.I.L.E.S. facilitators ■ Enjoy light refreshments ■ Take a campus tour



### **Featuring: Hank Phillippi Ryan** Investigative reporter and author

As the on-air investigative reporter for Boston's NBC affiliate, Ryan has won 22 Emmy Awards, 13 Edward R. Murrow Awards and dozens of other honors. Ryan is also the author of eight best-selling mystery novels. She has won multiple awards for her crime fiction, including a Mary Higgins Clark Award. Learn more [www.HankPhillippiRyan.com](http://www.HankPhillippiRyan.com)

**2 to 4 p.m. - Wednesday, March 16**  
Bedford Campus Center, Café East ■ 591 Springs Road  
*This event is free and open to the public.*

Questions? Call Caitlin Campopiano at 781-280-3570  
or email [campopiano@middlesex.mass.edu](mailto:campopiano@middlesex.mass.edu)

For more information, visit the MILES website:  
<https://www.middlesex.mass.edu/careertraining/miles.aspx>

## Card Making Class

First come, first served basis.  
RSVP to reserve your spot.  
See Tara.

Wednesday, February 17  
9:30 am



## YOGA for VETs

with Diana Kyricos  
Wednesday's

11:00 am—12:00 pm \$5.00

It is a chair yoga class in which we cover meditation and movements for posture, flexibility, coordination, and strengthening of the whole body.

## **B - I - N - G - O**

Every Wednesday

12:00—3:00 pm

50¢ per card

6 \$100 games

10 \$40 games

Prize amounts vary  
due to attendance.

PLUS additional prizes!



### FREE Fall Prevention Clinic !

Lowell Senior Center

Tuesday, March 8 Noon to 4:00 PM

Falls are the leading cause of injury and disability for people over age 60. Are you concerned about falling? Our nurses and therapists will help you identify your fall risk, and show you how to prevent falls and stay safe! — Join us - you'll be glad you did!



What is your personal risk for falls? Individual screenings offered by our nurses and therapists Learn how you can prevent falling Connect with community resources Enjoy refreshments and fun!

The Fall Prevention Clinic is presented by Circle Home, Inc. (formerly the VNA of Greater Lowell), with generous support from the Greater Lowell Health Alliance and the Community Foundation of North

MERRIMACK VALLEY FOOD BANK We're 25 Years Young! Come celebrate with us all year long! Mark your calendar & save the dates! •May 5, 2016 (Cinco de Mayo) 6:00 to 10:00 --- 11th Annual Grape Expectations "Fiesta del Vino" Lenzi's, 810 Merrimack Avenue, Rte 110, Dracut Sponsorship Information or visit our website Grape Information • Monday, September 12,

2016 -- 23rd Annual Golf Tournament & Awards Dinner Honoring Naomi Prendergast, President & CEO of D'Youville Manor. Tuesday, September 20, 2016 •1st Annual Road Race to Fight Hunger Lelacheur Park, 450 Aiken Street, Lowell. Thurs-



day, December 8, 2016 25th Birthday Celebration Lenzi's, 810 Merrimack Avenue, Rte 110, Dracut.

Make sure your part of the fun.....2016 Sponsorship Opportunities Please contact Debbie Callery at dcallery@mvfb.org or Sue Zacharer at SZacharer@mvfb.org for more information! 735

Broadway Street - Lowell, Massachusetts 01854 ---978-454-7272 - www.mvfb.org

Kids Bingo/School Vacation week. top row, shown from L to R: Retired Safety Officer Paul Corcoran, Girls LHS Basketball team volunteers; Yodelis Paulino, Shyan Mwai, Micheala Martinez, Holly Montgomery, FCOA Lenny Gendren, Dir. Michelle Ramalho, Parks & Rec. Kaitlyn Hickey, Tyler Janowicz, bottom row; Courtney Latta, Sarah Meehan, Emily LaGrega, Marissa Melendez, Alexi Schecter, & Brittany Mota



## Anxiety Support Group

with Steve Coupe  
Fridays  
2:00—3:45 pm



Summit Eldercare program  
Monday, March 24  
10:30 am—12:00 pm

Representatives from Fallon Health will be available to answer any questions that you may have regarding their plans. Whether you are a current member or someone needing coverage; stop by and learn more!

**Lowell Council on Aging Video Lanes**

**Wii Bowling League**  
Happens every  
Tues & Fri @ 11:30 in  
the Lowell Senior Center  
Board Room

**BE FUN GO BOWLING**

|                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>7-9 Breakfast Program 50¢<br/>8:30-10:30 SHINE councilor<br/>8:30 CTTI Bone Builders A<br/>9:00 Getting Fit<br/><b>9:00 COA Board Meeting</b><br/>10:00 Hula Dancing<br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Bid Whist Cards<br/>12-4 MAH-JONG<br/>1:00 Choral Group Rehearsal<br/>1:45 CTTI Bone Builders B</p>                                               | <p>7-9 Breakfast Program 50¢<br/>10-12 LPD drop-in<br/>10-12:30 Circle Health Nurse<br/>10-12 Country Line Dancing<br/>10:15-11 Tai Chi<br/>11:30 Lunch (see menu) \$2<br/>11:45 Wii Games<br/>12-3:45 Cribbage<br/>12:00 Kid's BINGO<br/>12-3 Knitting &amp; Crochet</p>                                                                                                        | <p>7-9 Breakfast Program 50¢<br/>8:30 Getting Fit<br/>8:30 CTTI Bone Builders A<br/>9:30-11:30 Blood Pressure<br/>10-11 Yoga for Seniors<br/>11:15-12 Yoga for Vets<br/>11:30 Lunch (see menu) \$2<br/>1-3 Bingo<br/>1:30-3:30 Quilting</p>                                     | <p>7-9 Breakfast Program 50¢<br/>9:00 Getting Fit<br/>10:00 AA Info meeting<br/><b>10:00-Ping Pong-Great Hall</b><br/><b>12:00 Free Art Lessons—Board Room</b><br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Cards: 45's &amp; Whist<br/>1:45 CTTI Bone Builders B</p>                                                           | <p>7-9 Breakfast Program 50¢<br/>9:00 Friends Meeting<br/>9:30 Personal Computer/<br/>Tablet Assistance<br/>10:00 Tai Chi<br/><b>10-3 St. Patrick's Dinner</b><br/><b>Dance \$7.00 –Corned Beef &amp; DJ Ray Tremblay</b><br/>11:30-3:45 Poker<br/>11:45 Wii Games<br/>2-3:45 Anxiety Support<br/>Group</p> |
| <p>21.<br/>7-9 Breakfast Program 50¢<br/>8:30-10:30 SHINE councilor<br/>8:30 CTTI Bone Builders A<br/>9:00 Getting Fit<br/><b>10-12 Fallon Health information</b><br/>10:00 Hula Dancing<br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Bid Whist Cards<br/>12-4 MAH-JONG<br/>1:00 Choral Group Rehearsal<br/>1:45 CTTI Bone Builders B</p>                              | <p>22.<br/>7-9 Breakfast Program 50¢<br/>10-12 LPD drop-in<br/>10-12 Commonwealth Nursing<br/>10-12 Country Line Dancing<br/>10:15-11 Tai Chi<br/>11:30 Lunch (see menu) \$2<br/>11:45 Wii Games<br/>12-3:45 Cribbage<br/><b>12-3 Brown Bag Pick Up</b><br/>12-3 Knitting &amp; Crochet<br/><b>12-Consumer Affairs-“Skimming Devices”, Scams, 12-4pm-United Health Care-</b></p> | <p>23.<br/>7-9 Breakfast Program 50¢<br/>8:30 Getting Fit<br/>8:30 CTTI Bone Builders A<br/>9:00 Affordable Hearing<br/>9:30-11:30 Blood Pressure<br/>10-11 Yoga for Seniors<br/>11:15-12 Yoga for Vets<br/>11:30 Lunch (see menu) \$2<br/>1-3 Bingo<br/>1:30-3:30 Quilting</p> | <p>24.<br/>7-9 Breakfast Program 50¢<br/>9:00 Getting Fit<br/>10:00 AA Info meeting<br/><b>10:00-Ping Pong-Great Hall</b><br/><b>10:30am-Summit Elder Care-PACE Program</b><br/><b>12:00 Free Art Lessons—Board Room</b><br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Cards: 45's &amp; Whist<br/>1:45 CTTI Bone Builders B</p> | <p>25.<br/>7-9 Breakfast Program 50¢<br/><b>9:30 Friends Meeting</b><br/>9:30 Personal Computer/<br/>Tablet Assistance<br/>10:00 Tai Chi<br/>11:30 Lunch (see menu) \$2<br/>11:30-3:45 Poker<br/>11:45 Wii Games<br/>1-3 Senior Social \$1<br/>2-3:45 Anxiety Support<br/>Group</p>                         |
| <p>28.<br/>7-9 Breakfast Program 50¢<br/>8:30-10:30 SHINE councilor<br/>8:30 CTTI Bone Builders A<br/>9:00 Getting Fit<br/><b>9:00 COA Board Meeting</b><br/>10:00 Hula Dancing<br/>11:30 Lunch (see menu) \$2<br/><b>12:00 noon-Fall Prevention Seminar w/ Circle Home Health</b><br/>12-3:45 Bid Whist Cards<br/>12-4 MAH-JONG<br/>1:00 Choral Group Rehearsal</p> | <p>29.<br/>7-9 Breakfast Program 50¢<br/>10-12 LPD drop-in<br/>10-12 Commonwealth Nursing<br/>10-12 Country Line Dancing<br/>10:15-11 Tai Chi<br/>11:30 Lunch (see menu) \$2<br/>11:45 Wii Games<br/>12-3:45 Cribbage<br/>12-3 Brown Bag Pick Up<br/>12-3 Knitting &amp; Crochet</p>                                                                                             | <p>30.<br/>7-9 Breakfast Program 50¢<br/>8:30 Getting Fit<br/>8:30 CTTI Bone Builders A<br/>9:00 Affordable Hearing<br/>9:30-11:30 Blood Pressure<br/>10-11 Yoga for Seniors<br/>11:15-12 Yoga for Vets<br/>11:30 Lunch (see menu) \$2<br/>1-3 Bingo<br/>1:30-3:30 Quilting</p> | <p>31.<br/>7-9 Breakfast Program 50¢<br/>9:00 Getting Fit<br/>10:00 AA Info meeting<br/><b>10:00-Ping Pong-Great Hall</b><br/><b>12:00 Free Art Lessons—Board Room</b><br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Cards: 45's &amp; Whist<br/>1:45 CTTI Bone Builders B</p>                                                   | <p><b>MARCH</b></p>                                                                                                                                                                                                                                                                                         |

# Activities

| MONDAY                                                                                                                                                                                                                                                                                                                                                                                                                                          | TUESDAY                                                                                                                                                                                                                                                                                                  | WEDNESDAY                                                                                                                                                                                                                                                                                                      | THURSDAY                                                                                                                                                                                                                                                                                      | FRIDAY                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Please note, special events are in bold.</b></p> <p>7-9 Breakfast Program 50¢<br/>8:30-10:30 SHINE councilor<br/>8:30 CTI Bone Builders A<br/>9:00 Getting Fit<br/><b>9:00 COA Board Meeting</b><br/>10:00 Hula Dancing<br/>11:30 Lunch (see menu) \$2<br/><b>12:00 noon-Fall Prevention Seminar w/ Circle Home Health</b><br/>12-3:45 Bid Whist Cards<br/>12-4 MAH-JONG<br/>1:00 Choral Group Rehearsal<br/>1:45 CTI Bone Builders B</p> | <p>7-9 Breakfast Program 50¢<br/>10-12 LPD drop-in<br/>10:15-11 Tai Chi<br/>10-12 Commonwealth Nursing<br/>10-12 Country Line Dancing<br/>11:30 Lunch (see menu) \$2<br/>11:45 Wii Games<br/>12-3:45 Cribbage<br/>12-3 Knitting &amp; Crochet<br/><b>PRIMARY ELECTION DAY! DON'T FORGET TO VOTE.</b></p> | <p>7-9 Breakfast Program 50¢<br/>8:30 Getting Fit<br/>8:30 CTI Bone Builders A<br/>9:30-11:30 Blood Pressure<br/>10-11 Yoga for Seniors<br/>11:15-12 Yoga for Vets<br/>11:30 Lunch (see menu) \$2<br/><b>12 NOON-White Ribbon Day--Men against DV-City Hall Lobby</b><br/>1-3 Bingo<br/>1:30-3:30 Quilting</p> | <p>7-9 Breakfast Program 50¢<br/>9:00 Getting Fit<br/>10:00 AA Info meeting<br/><b>10:00-Ping Pong--Great Hall Board Room</b><br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Cards: 45's &amp; Whist<br/>1:45 CTI Bone Builders B<br/><b>6-8pm-Lowell Police - Women's Self defense class</b></p> | <p>7-9 Breakfast Program 50¢<br/>8:00 Foot Doctor<br/>9:30 Personal Computer/<br/>Tablet Assistance<br/>10:00 Tai Chi<br/>11:30-3:45 Poker<br/>11:30 Lunch (see menu) \$2<br/>11:45 Wii Games<br/>1-3 Senior Social \$1<br/>2-3:45 Anxiety Support Group</p> |
| <p>7-9 Breakfast Program 50¢<br/>8-10 Circle Health Nurse<br/>8:00 CTI meeting<br/>NO Country Line Dancing<br/>10-12 LPD drop-in<br/>10:15-11 Tai Chi<br/>11:30 Lunch (see menu) \$2<br/>11:45 Wii Games<br/>12-3:45 Cribbage<br/>12-3 Knitting &amp; Crochet</p>                                                                                                                                                                               | <p>7-9 Breakfast Program 50¢<br/>8:30 Getting Fit<br/>8:30 CTI Bone Builders A<br/><b>9-11am-Tufts Info Table</b><br/>9:30-11:30 Blood Pressure<br/>10-11 Yoga for Seniors<br/>11:15-12 Yoga for Vets<br/>11:30 Lunch (see menu) \$2<br/>1-3 Bingo<br/>1:30-3:30 Quilting</p>                            | <p>7-9 Breakfast Program 50¢<br/>9:00 Getting Fit<br/>10:00 AA Info meeting<br/><b>10:00-Ping Pong- Great Hall 10am-Medicare Info. Meeting w/ BC/BS</b><br/><b>12:00 Free Art Lessons-- Board Room</b><br/>11:30 Lunch (see menu) \$2<br/>12-3:45 Cards: 45's &amp; Whist<br/>1:45 CTI Bone Builders B</p>     | <p>7-9 Breakfast Program 50¢<br/>9:00 Veterans Breakfast<br/>9:30 Personal Computer/<br/>Tablet Assistance<br/>10:00 Tai Chi<br/>11:30-3:45 Poker<br/>11:30 Lunch (see menu) \$2<br/>11:45 Wii Games<br/>1-3 Senior Social \$1<br/>2-3:45 Anxiety Support Group</p>                           |                                                                                                                                                                                                                                                              |





# Lunch Menu



**Lunch is served at 11:30 am. A donation of \$2.00. Menu subject to change.**

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

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

PLEASE SWIPE YOUR CARD & SIFGN UP FOR LUNCH! See Tara if you need a card.

**Sunday      Monday      Tuesday      Wednesday      Thursday      Friday      Saturday**

|                                                                      |                                                                   |                                                                        |                                                                           |                                                                           |                                                                                       |                                                           |
|----------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------------------------|---------------------------------------------------------------------------|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------------------|
|                                                                      |                                                                   | 1 Chicken Ala King , rice, Biscuit, Pudding & Juice                    | 2 Salisbury Stake Potato, Peas, Wheat bread & Apricots                    | 3 Stuffed Shells Green Beans, Wheat Bread & Mandarin Orange               | 4 Fish Sticks, Potatoes, Waxed Beans, Wheat rolls & Peaches                           | 5 Hamburg plate, potatoes, peas, Wheat bread & Pears      |
| 6 Roast Beef, potatoes, green beans, wheat bread, Cake & Juice       | 7 Hot Dog and Beans, Bread, Cole Slaw, Juice & Yogurt             | 8 Mac & Cheese, Stewed Tomatoes', Broccoli, Wheat Bread, Fruit & Salad | 9 Spaghetti & Meatballs, Garlic Bread, Salad, Juice & Pudding             | 10 Chicken Fajitas, Rice, Carrots, Wheat Bread & Apricots                 | 11 Fish Cakes, potatoes, spinach, wheat roll & Fresh fruit                            | 12 Pork Pie, green beans, potato, wheat bread & an Orange |
| 13 Roast Pork Potatoes, peas, and wheat bread & a Pear               | 14 Chicken Dippers, rice, green beans, wheat bread & peaches      | 15 Meat loaf, potatoes, carrots, wheat bread & pineapples              | 16 BBQ Beef Ribs, Potatoes, peas, wheat bread & apricots                  | 17 Chicken Fritters, French fries, waxed beans, wheat bread & mixed fruit | 18 DINNER DANCE<br><br>CORNBEEF & CABBAGE                                             | 19 Lasagna with Meat Sauce garlic bread & peaches         |
| 20 Roast Turkey and stuffing, peas, potatoes, wheat bread & apricots | 21 Swedish Meatballs, pasta, green beans, wheat bread & pears     | 22 Cheese Ravioli, wax beans, wheat bread, pudding & juice             | 23 Baked Ham, sweet potatoes, peas, wheat bread & pineapples              | 24 Chicken Croquettes, rice, waxed beans,, wheat bread & mixed fruit      | 25 Pollack, baked potato, carrots, wheat bread & peaches                              | 26 Beef Stew, carrots, potato, wheat bread & diced pears. |
| 27 Happy Easter! Senior Center closed!                               | 28 Chicken Cacciatore , rice, green beans, wheat bread, & peaches | 29 Pork Chop, creole sauce, wax beans, wheat bread & apricots          | 30 Baked Chicken Leg, potatoes, green beans, wheat bread, juice & pudding | 31 Turkey Loaf, potatoes, carrots, wheat bread & pears                    |  |                                                           |

**Free Transportation to Center**

Saturday and Sundays which is at 12:15 pm.

**Grocery Trips to Market Basket**

Seven days a week pick-up and drop off (Except Holidays) to the Senior Center to do errands in the area and have lunch. You MUST call before 9:00 a.m. the day of your ride. Departure is after lunch (appr.12:30 pm-1:30 pm); except

Tuesdays and Fridays (2-bag limit). Call 978-674-1172 within 48 hours before your requested day. Call Monday through Friday from 9:00 am to 3:00 pm to schedule your

## Live Lowell Primary Election Coverage, March 1, 2016, 7:30 – 9:30pm on LTC Channel 8

Watch live coverage of the US Presidential Primary Election on LTC Channel 8. Lowell Telecommunications Corporation (LTC) will cablecast its own coverage of Lowell Election Night on Super Tuesday, March 1, 2016 beginning at 7:30PM.

LTC will collaborate on the production with three well-known community producers, Jim Peters of "Peters' Principles," and "City Life" producers John McDonough and George Anthes.

Wendy Blom, the new Executive Director at LTC, stated, "We are so happy at LTC to provide real-time local election results. It will be fun to watch as the local votes are tallied, with commentary by three of LTC's popular show hosts."

According to Peters, LTC provided real-time election results for the last local election, which had a low turnout of 18.08%. He is expecting a much bigger turnout for this one. "People need to remember how important it is to come out and vote. Lowell welcomes heightened participation by the Southeast Asian communities, and in fact, all communities in the City." Peters thinks that the ease of watching Lowell's results, ward by ward as they come from Lowell City Hall, will garner a large audience.

Mr. McDonough will be forwarding the results as soon as they are posted to Mr. Anthes and Mr. Peters in the LTC studio. Volunteers from neighboring communities, especially "City Life" participants in Chelmsford and Tyngsborough, will also forward their tallies to give the show a regional reach.

Tune in to Channel 8 or watch the live stream of the show at [www.LTC.org/watch](http://www.LTC.org/watch) beginning at 7:30pm. Enjoy the show! Press Release —City of Lowell Election Office. For additional information contact: Wendy Blom, Executive Director, 246 Market Street, Lowell, MA 01852 or [wblom@ltc.org](mailto:wblom@ltc.org), 978-364-5141 Lowell, MA or [www.LTC.org](http://www.LTC.org)

### Unwanted Medication and Sharps Disposal Day

The City of Lowell Health Department under the direction of Public Health Nurse Manager Paula Mc Hatton, RN will conduct an "Unwanted Medication and Sharps Disposal Day" at the City of Lowell Council on Aging at 276 Broadway Street on Wednesday, March 30th from 10-12pm.

In conjunction with the "Disposal Day" the staff from the Health Department will provide education and/or awareness bulletins and a blood pressure check for the Seniors as well.

### **HELP THE VETS—Campell Soup Labels**

The Veterans services department is participating in the Labels for Education program to support the VFW National Home.. If you would like to help bring/mail UCPs labels to The Veterans Office @ 276 Broadway St.. Lowell, MA 01854 — For more info Web site: [www.wl.abelforeducation.com](http://www.wl.abelforeducation.com)



Check back for next date & time!

Are you a current member looking to check on your benefits? OR are you looking for new plan choices?

Ask Gerald!

The HMO plan is a Five STAR PLAN with Medicare (one of only 12 in the Country). Enrollment will be open throughout the year.

## Personal Computer/ Tablet Assistance with Pierre & Don

Fridays 9:30—11:30 am

Virus Clean-up on the last Friday of the Month by appointment



## CTI Bone Builders Class

Learn how to strengthen your muscles, maintain or increase bone density, improve your balance, build confidence, prevent falls, nutrition & lifestyle changes, & make new friends!

See Calendar for dates & times

Call 978-674-1172 to register

\*Doctor's approval REQUIRED\*



**Veterans Northeast Outreach Center Inc.  
SSVF Fact Sheet**

**Supportive Services for Veteran Families (SSVF) Program**

Veterans Northeast Outreach Center will provide supportive services to very low-income Veteran families in or transitioning to permanent housing within Essex and Middlesex Counties. Funds will assist very low-income Veteran families by providing a range of supportive services designed to promote housing stability.

**Supportive Services:** Through the SSVF Program, VA aims to improve very low-income Veteran families’ housing stability. VNOC will provide eligible Veteran families with outreach, case management, and assistance in obtaining VA and other benefits, which may include:

|                                      |                              |
|--------------------------------------|------------------------------|
| Health care services                 | Fiduciary and payee services |
| Daily living services                | Legal service referrals      |
| Personal financial planning services | Child care services          |
| Transportation services              | Housing counseling services  |

In addition, VNOC may also provide time-limited payments to third parties (e.g., landlords, utility companies, moving companies, and licensed child care providers) if these payments help Veterans’ families stay in or acquire permanent housing on a sustainable basis.

**Veteran eligibility Criteria:** DD214 “Anything other than Dishonorable”

**If unsure of eligibility, please contact us at 978-891-7365**

**Provide one of the following documents:**

- DD214 (**Department of Defense Discharge certificate**)
- Veteran Information Solution (VIS) or Hospital Inquiry System (HINQ) from local VAMC eligibility section
- VHA ID Card (**ID card issued from VA Health Care Facility**)
- VBA letter verifying award of a service connected disability benefit (**any percentage**)
- VISTA Print Outs

**If you are homeless or in imminent risk of homelessness call**

**Alberto Gonzalez**

Regional SSVF Case Manager

**978-891-7365**

**[agonzalez@veteranbenefits.us](mailto:agonzalez@veteranbenefits.us)**

For other services please call: 978-372-3626

**ATTENTION SENIORS: THIS ORGANIZATION WILL BE ON SITE EVERY WEDNESDAY ON THE 2ND FLOOR IN THE COUNCIL ON AGING BOARD-**

## Senior Circuit Breaker Tax Credit

*What Is It?* Senior citizens in Massachusetts may be eligible to claim a refundable credit on their state income taxes for the real estate taxes they paid on the Massachusetts residential property they own or rent and which they occupy as their principal residence. The maximum credit allowed is \$1,050 for the tax year beginning January 1, 2015.

Eligible taxpayers who own their property may claim a credit equal to the amount by which their property tax payments in tax year 2015 (excluding any exemptions and/or abatements), including water and sewer debt charges, exceed 10% of their "total income" for the same current tax year. Taxpayers residing in communities that do not include water and sewer debt service in their property tax assessments may claim, in addition to their property tax payments, 50% of the water and sewer use charges actually paid during the tax year when figuring their credit.

Renters may claim a credit in the amount by which 25% of their annual rental payment is more than 10% of their total income. For purposes of the tax credit, a taxpayer's "total income" includes taxable income as well as exempt income such as Social Security, Treasury bills and public pensions. **Note:** If you received any federal and/or state rent subsidy, or you rent from a tax-exempt entity, you do not qualify for the Circuit Breaker Credit.

### Who Is Eligible for the Credit?

To be eligible for the credit for the 2015 tax year, a taxpayer must be 65 years of age or older before January 1, 2016 (for joint filers, it is sufficient if one taxpayer is 65 years of age or older), must own or rent residential property in Massachusetts and occupy the property as his or her principal residence, and must not be the dependent of another taxpayer. The taxpayer's total income cannot exceed \$57,000 for a single filer who is not the head of a household, \$71,000 for a head of household, or \$85,000 for taxpayers filing jointly. No credit is allowed for a married taxpayer unless a joint return is filed. Moreover, the assessed valuation of the real estate cannot exceed \$693,000. **Note:** *No credit is allowed if the taxpayer claims the "married filing separate" status, receives a federal or state rent subsidy, rents from a tax-exempt entity, or is the dependent of another taxpayer.* **IF YOU DO NOT PAY REAL ESTATE TAXES OR ARE IN GOVERNMENT HOUSING, YOU ARE NOT ELIGIBLE.**

### Is the Tax Credit Considered Income?

Tax credits received by eligible taxpayers are not considered income for the purpose of obtaining eligibility or benefits under other means-tested assistance programs including food, medical, housing, energy and educational assistance programs. **How Does a Taxpayer Claim the Credit?** Taxpayers who are eligible for the tax credit in the 2015 tax year can claim the credit by submitting a completed Schedule CB, Circuit Breaker Credit, with their 2015 state income tax return. Eligible taxpayers who do not normally file a state income tax return may obtain a refund by filing a return with Schedule CB.

**If you are eligible to claim the Circuit Breaker Tax Credit, please bring the following documentation with you to your tax appointment: Proof of assessed home value · Proof of Property Taxes paid in 2015 · Proof of water/sewer charges paid in 2015 · Renters should bring proof of rent paid in 2015. Please call (978) 674-1172 for a free tax appointment with AARP. Wednesdays and Thursdays from 9am-1pm. THANK YOU to our AARP volunteers!**

### Income Tax Tips

If you're filing to get the Massachusetts Senior Circuit Breaker tax credit at the Senior Center, you must bring all four real estate tax bills and all four water and sewer bills paid in 2015 (if you own a home) or the name and address of your landlord (if you rent). It's common misconception that a person is no longer required to file an income tax return after reaching a certain age. This is not true. The requirement to file a return is based on the amount and source of your income; the specific amount depends on your filing status and age. You can always check with one of the Senior Center's AARP Tax-Aide volunteers or your own preparer to verify whether you need to file or not.

Kid's Bingo event at Lowell Senior Center. Shown on



left: Park's & Recreation employee, Kaitlyn Hickey. Thank you, Kaitlyn for helping run the annual Kid's Bingo during school vacation. Several children came

with their grandparent's to have fun with Bingo! Prizes of stuffed animals were donated by "Kids With Disabilities".



**“DICK” THE CALLER EXPLAINS THE RULES**

**WINNER PICKS HER PRIZE / PAUL HELPS ALL**



**EVERYONE LOVES TO HAVE THEIR PICTURE TAKEN**

**SMILING FACES : A SURE SIGN EVERYONE IS HAPPY!**



**WAITING FOR THE NEXT GAME TO BEGIN — FUN**



**PIZZA was a big hit ! Mom & kids have fun**

Many thanks go to all who helped behind the scenes: The members of the Lowell High female basketball team, Claire Brodeur and Annie Regan, Dick Demers, Lenny Gendron, Kaitlyn Hickey and her father Paul Corcoran, Michelle Ramalho and her team along with photog Arthur Toupin.

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~ *The official publication of the Lowell Senior Center* ~

[www.lowellma.gov/seniors](http://www.lowellma.gov/seniors)



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THE FRIENDS OF LOWELL COUNCIL ON AGING INC & OUR GENEROUS ADVERTISERS.

## **Meals on Wheels Volunteer Drivers Needed**

**The Nutrition program of Elder Services is looking for a few Meals on Wheels Drivers for the Lowell Area.**

**If you have a few hours a day and a vehicle and available Monday through Friday AND would like to help homebound elders get a nutritious hot lunch, give us a call!**

**If interested or for more information please call Joyce at 978-651-3021 or email [jdastou@esmv.org](mailto:jdastou@esmv.org)**

**FEEL GOOD ABOUT HELPING THOSE THAT CANNOT  
HELP THEMSELVES!**