

NEW GENERATION



MAYNARD COUNCIL ON AGING & SENIOR CENTER
50 BROWN ST., MAYNARD, MA 01754 • 978-897-1009

FEBRUARY 2019



**Ann Mosca, Sybil Borders and Becky Mosca Enjoying the
Fowler School Winter Concert for Maynard Seniors**

The View from Here

At the January luncheon the Workingman's Duo warmed hearts and bodies with their lively and nostalgic performance. Seniors couldn't help but jump to their feet when an "oldie but goodie" was played - great dance moves were witnessed by all. Not jumping to their feet but being nervously pulled to the dance floor, Maynard firefighters found themselves the partners of several energetic leads. (photo: Captain Mike Parr leads Carol Davies or maybe Carol was leading Mike?!) Each month the senior luncheon attendees enjoy a home cooked meal at the Elks and January was no exception with pot roast and mashed potatoes. The Maynard firefighters join us monthly to share a meal and conversation, provide updates and create familiarity. It's not been uncommon for a senior to come up and thank particular firefighters for their compassionate care during a 911 call.



Take a look at all the activities happening at the COA in February. There's something for everyone: whether a fun fitness class, a movie and a slice, the Friday series or another delicious luncheon, all come with great (warm!) company. Of special interest are the Cooking for One (or two) presentation by Denise Mercury, dietician from Minuteman Senior Services on February 13 and Nashoba Nursing Service's presentation on Integrated Therapies on February 28.

~ Amy Loveless

Director, Maynard Council on Aging & Senior Center

Donations were made to the COA Gift Fund In Honor of

Sue & John DeRosa
&

In Honor of

Amy Loveless & Pat Kozik

for their selfless devotion to Maynard's Seniors

From Joanie Bernhardt

What's Happening in Maynard?

Brrr! Its pretty chilly out there nowadays, and now that we are past the holidays, everyone's just trying to keep their heads down and push through till spring. But while most of the town can hunker down, there's always so much work being done round the clock by the public servants and volunteers in support of the Maynard community. Of course our excellent Highway Department is taking care of the public ways, and our Police and Fire Departments are constantly vigilant and responsive, but we should also recognize the building, conservation, food and health inspections that continue around town in the coldest conditions. A special appreciation should be offered to the town's and schools' facilities and custodial staff who deliver productive work and teaching environments round-the-clock.

Private, non-profit groups provide vital resources to the community year-round as well, such as the Boys & Girls Club of Assabet Valley and Open Table. The town relies on these largely-volunteer organizations to help fill a gap between private- and public-sector services.

During these quieter moments between seasonal celebrations and special events, we can notice some unique characteristics of this micro-urban town. You've probably seen the blue signs around town that show the direction towards downtown and parking. These "wayfinding" markers are important aspects of our economic development strategy to guide visitors, shoppers and restaurant patrons and help modernize our downtown. The signs are an example of the town's support of local business and public-private cooperation. While Town Hall is outside of the district, we all recognize that downtown as the heart of the town. The town's staff and I are committed to partnering with businesses and local stakeholders towards the future of Maynard. I look forward to reading the town's Master Plan, and I encourage you to support its development which will provide me some "wayfinding" direction from the community.

Sincerely,

Greg Johnson

Town Administrator | gjohnson@townofmaynard.net
978-897-1375



Greg Johnson deftly serves up the gravy at the December luncheon with Amy Loveless supervising

Council On Aging Board Meetings

The Council on Aging Board meetings are held the 3rd Tuesday of the month at 9:00 a.m. (February 19) at the Maynard Council on Aging & Senior Center. This meeting is an open meeting – come one and come all! It's a great opportunity to hear what's currently happening at the Senior Center and what's on the horizon.

Highlights of Upcoming Events

February & March Luncheons

will be held at the Maynard Lodge of Elks, 34 Powdermill Road, Maynard

February Luncheon

Thursday, February 14 • Noon

Stuffed Shells, Meatballs, Garlic Bread,
Salad and Dessert

\$8.00 Pay at the door

Deadline to sign up is February 6 by noon

March Luncheon

Thursday, March 7 • Noon

Shepherd's Pie, Salad, Rolls and Dessert

\$8.00 Pay at the door

Entertainment by Roger Tincknell

Deadline to sign up is February 27 by noon

Please remember to sign up for the luncheon by the date listed above ~ we need to give Flo a count.
If you need to cancel please do so by the dates listed above.



Cooking For 1 or 2

Wednesday February 13th • 11am

Denise Mercury, the Registered Dietitian Nutritionist from Minuteman Senior Services will provide you with tips for planning, shopping, and cooking healthy meals when you are cooking for 1 or 2 people.



26 Crosby Drive • Bedford • 888-222-6171

www.minutemansenior.org

elderinfo@minutemansenior.org

**The Council on Aging will be closed
Monday, February 18
In observance of Presidents' Day**

Snow Days

The Maynard Council on Aging's programs will be cancelled when the Maynard Public Schools have a cancellation. See page 9 for COA policy when the Maynard Public Schools have a delay. The COA offices will be open but please do not come to the COA without calling first due to weather and safe access issues (Please see page 10). Please call the COA for updates – you may not always receive a robo call but the office voicemail will have current information. WBZ (Channel 4) will have info regarding cancellations & delays.

**Care One Presents:
Thursday, February 21 • 12:30 p.m.**



Norma Hill, Helen Wasiuk and Pat Olsen share a laugh at the December luncheon.
Rep. Kate Hogan delivers sweet chocolates to the seniors (and sponsored the Golden Tones!).

ONLY FROM MAYNARD

**An Exhibit Featuring Artists from
the Maynard Community**

"Only From Maynard" Exhibit January 16 through February 22

The ArtSpace Gallery is pleased to present "Only From Maynard" featuring the works of 40 artists who live or work in Maynard, but do not have studios at ArtSpace. These mixed media works display the talents of the following artists:

Sara Beauvais, Julia Berkley, Bob Brooks, Lisa Corfman, Jean D'Amico, Linda DeStafano Brown, Donna Dodson, Chloe Donovan, Susan Erickson, Fiona Frazer, Laura Fredericks, Federica Jancek, Thomas E. Janzen, Mari Keefe, Kristina Kromer, Morgan Kropa, Ron Labbe, Arthur Levasseur, William Lord, Skye Lucier, John Massaura, Michelle McElroy, Amy Mikkola, Andy Moerlein, Kathleen Morel, Corinne Morgan, Peter Morgan, Alicia Mosesso, Lauren Lamenza Naylor, Robea Nordman, Amy O'Connell, Carol Padden, Peter Peavoy, Carol Prost, Peter Reed, Felicia Reynolds, Margot Slowick, Carolyn Stock, Nicole Jean Turner, Kristen Wilkinson

Gallery hours are Wed - Sat , 11 a.m. to 3 p.m.

The ArtSpace Gallery located at 63 Summer Street in Maynard and is free to the public and is wheelchair accessible. For more information, please call (978) 897-9828 or go to www.artspacemaynard.com and like us on Facebook.

Come join the art scene in Maynard!



6 Bridges Gallery

FINE ART AND CRAFT

Gifts • Jewelry • Fiber • Cards • Photography
Ceramics • And More

EXHIBITS



Associations

Works by our Associate Members

January 29 – February 23

Reception: Feb. 9, 7:00–9:00 pm

77 Main Street, Maynard
6BridgesGallery.com • 978.897.3825

Karen IS RETIRING!

After 30 years at the Maynard Public Library, Karen Weir is retiring.

Help us celebrate her career and give her best wishes for this new stage of life.



KAREN'S RETIREMENT OPEN HOUSE

February 2, 2019 • 2-4 PM

We'll have desserts, music, a guest book to sign and a "Selfies with Karen" photo station.

Maynard Public Library • 77 Nason Street • www.maynardpubliclibrary.org • 978-897-1010



Google Calendar Workshop Tuesday, February 26th • 7pm

Never forget an appointment again! Get yourself organized and synced with this 1 hour workshop. Join us as we learn how to create, maintain, and share an online calendar using one of Google's most useful tools!

Note: Please have a Google account already set up before attending. If possible, you are encouraged to bring a laptop to follow along.

Please register at www.maynardpubliclibrary.org or call the Reference Desk at 978-897-1010 x103.

Maynard Library Presents.... Learn Ukulele with Julie



This 90 minute will include a short lesson, a Q&A and a strum-along of fun & easy songs.

*Sign up required to borrow a uke.

Tuesday, February 19 • 7:00pm
in the Roosevelt Room

A program for Adults

To register contact the Maynard Public Library at 978-897-1010 ext. 5

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MAYNARD.KANOPY.COM

On December 5th, 45 Maynard seniors traveled to Saint Joseph's Abbey, a Trappist monastery in Spencer, MA. We enjoyed a private view of the Abbey, as well as the wonderful books, musical items, and famous Trappist Preserves in the gift shop. Then we were off to the Salem Cross Inn in West Brookfield for a delicious four course luncheon and Christmas music. Our next stop was the Yankee Candle Bavarian Christmas Village in South Deerfield, for beautiful holiday ambiance and shopping opportunities. Finally, we headed to Bright Nights at Forest Park to enjoy New England's most elaborate light display.



Seniors Enjoying St. Joseph's Abbey Gift Shop

ALL EVENTS HELD AT MAYNARD PUBLIC LIBRARY

food for FINES



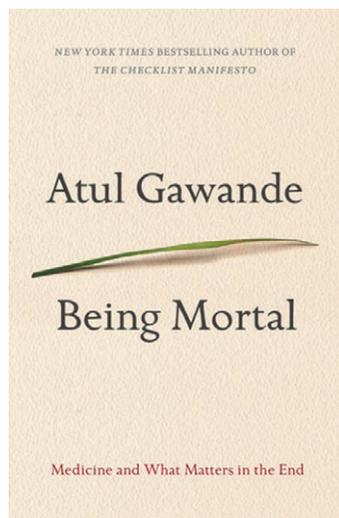
In February, the library is accepting canned goods in lieu of fines. 1 can = \$1 off your fine!
Please bring cans to the Circulation Desk.
All items will be donated to Open Table.

Being Mortal

Tuesday, March 12 • 1:00 p.m.

Kathy Benson, LICSW at Nashoba Nursing Service & Hospice, will lead a book discussion on *Being Mortal* by Dr. Atul Gawande. *Being Mortal* is a sensitive, intelligent and heartfelt examination of the processes of aging and dying. Drawing on his own medical experiences observing and helping terminally ill patients, Dr. Gawande offers a timely account of how modern Americans cope with decline and mortality. The author discusses the importance and value of physicians honoring their patients' wishes, regarding life choices. The program highlights portions of the

Frontline program to introduce the book, so that the program is not dependent on attendees reading or completing the book for the program and discussion. Copies of *Being Mortal* are available at the front desk.



Friends of the Maynard Library February Cookbook Club

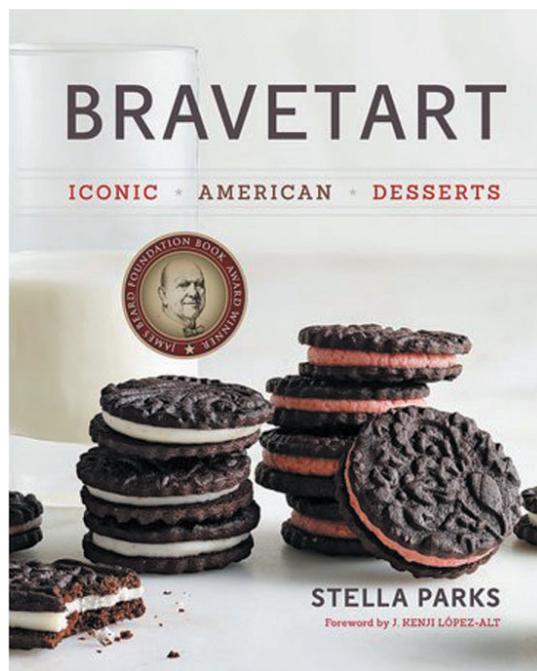
Tuesday, February 12 • 7:00 pm

In February, we will celebrate Valentine's Day early with our annual evening dessert buffet with sweets from *BraveTart* by Stella Parks.

Borrow a cookbook at the Circulation Desk, select a recipe and prepare it for the potluck dessert on the 12th. Spouses, partners and significant others are most welcome!

Drinks and place settings provided.

Sponsored by the Friends of the Maynard Library.



Shopping for Trappist Preserves

ALL EVENTS HELD AT MAYNARD PUBLIC LIBRARY

Monthly Events

Pizza and a Movie

Wednesday, February 6th • 11:00 a.m.
"Valentine's Day"

Please join us for some delightful romantic movies this month. We start with Valentine's Day, a 2010 romantic comedy, set in L.A., and directed by Garry Marshall. It follows two dozen people as they find and lose love over the Valentine's holiday. The all-star cast includes Ashton Kutcher, Jennifer Garner, Bradley Cooper, Patrick Dempsey, Julia Roberts, Taylor Swift, and Anne Hathaway. Rated PG13. Pizza will be available to purchase for lunch. Popcorn, dessert, and drinks will be provided. Sign-ups are required.

Friday Series

"How We Got To Now"

Fridays, February 1st and 8th • 11:30 a.m.

Join best-selling author Steven Johnson to discover extraordinary stories behind six remarkable ideas that made modern life possible, the unsung heroes who brought them about, and the unexpected and bizarre consequences each of the innovations triggered. Explore the history and power of these great ideas: Clean, Time, Glass, Light, Cold, and Sound. We will serve a light lunch. Sign-ups are required by the Wednesday before each program.

Bingo

Wed., February 20th
11:00 a.m.

Keep Well Clinic

Wed., February 20th
12:30 p.m.

NEW FRIDAY SERIES "Poisoned Waters"

Fridays, February 15th and 22nd • 11:30 a.m.

More than three decades after the Clean Water Act, two iconic waterways - the Puget Sound and the Chesapeake Bay - are in perilous condition. Poisoned Waters, a PBS Frontline program, examines the rising hazards to human health and the ecosystem and why it's so hard to keep our waters clean. Sign-ups are required for this program.

Pizza and a Movie

Wednesday, February 27th • 11:00 a.m.
"Letters to Juliet"

Amanda Seyfried stars as Sophie, a young woman who dreams of becoming a writer. She travels to Verona, Italy and finds a courtyard where the heartbroken leave notes to Shakespeare's tragic heroine, Juliet Capulet. Sophie joins the "Secretaries of Juliet" who respond to the letters left. She finds a letter from 1957 and writes to Claire, played by Vanessa Redgrave, who begins a journey to find her long-lost love. Rated PG. Pizza will be available to purchase for lunch. Popcorn, dessert, and drinks will be provided. Sign-ups are required.

Nashoba Nursing Service Presents:

Integrated Therapies with Kathy Benson, LICSW
and Joanne McCole, RN

Thursday, February 28th • 12:30 p.m.
Light lunch at 12:00 noon

Integrated Therapies are non-medical approaches to alleviating one's pain. These include Reiki, Aromatherapy, Music Therapy, Journaling and Pet Therapy.



Cheers! Lunch at the Salem Cross Inn

CALENDAR

Z-GOLD TONING WITH RITA V. - MONDAYS - 9:00 a.m.

Rita's classes contain exercise with balls, weights and bands, standing or sitting for total body conditioning. Increase strength, range of movement, flexibility, balance and coordination. Format for this class allows you to participate at your own pace & ability.

KNITTING & CROCHETING CLUB - MONDAYS - 9:30 a.m.

Join us to learn, teach and hear a good "yarn!"

TAI CHI - MONDAYS - 12:30 p.m.

DROP-IN CENTER - TUESDAYS - 9:00 a.m. - 11:00 a.m.

STRETCH N' FLEX - TUESDAYS - 9:30 a.m.

Increase both strength and flexibility while connecting breath to movement. Start on mats with gentle stretches, moving to your feet with warm up exercises and finishing on the mat using blocks and straps.

YOGA WITH TERRY - TUESDAYS - 11:30 a.m.

Yoga provides an opportunity to decrease stress and can lessen chronic pain while improving your overall health and wellbeing with increased strength, flexibility, balance and body awareness.

ZUMBA GOLD - WEDNESDAYS - 9:00 a.m.

Zumba makes exercise fun! Strengthen your heart, improve your balance, posture and range of motion while moving to the steps of the cha-cha, salsa and merengue.

CHAIR YOGA - WEDNESDAYS - 9:30 a.m.

Stretch, twist and lengthen your bodies through a series of easy to follow repetitive movements. Most of the class occurs seated but there are some standing exercises using the chair as a prop and for our balance. The hour session ends in a relaxing Savasana.

YOGA WITH LISA - THURSDAYS - 9:30 a.m.

This yoga class teaches yoga postures as a way to develop "mindfulness in motion". Learn how using your Breath brings calmness to your everyday life.

ART/WATERCOLOR PAINTING - FRIDAYS - 8:30 a.m. - 10:30 a.m.

ZUMBA GOLD - FRIDAYS - 9:00 a.m.

KINGS IN THE CORNER SOCIAL CLUB - FRIDAYS - 9:00 a.m.

**COA
BOARD
MEETING
FEB 19**

Maynard Council on Aging – 2 Hour Delays

When the Maynard Public Schools have a delay these classes/activities will be automatically cancelled:

Monday: Zumba Toning, Brains & Balance or Ageless Grace

Tuesday: Drop-In and Stretch & Flex

Wednesday: Zumba and Chair Yoga

Thursday: Yoga

Friday: Watercolor Class, Zumba and Kings in the Corner

Please call before coming in for classes starting after 10:00.



Four Course Luncheon at Salem Cross Inn

Maynard Council on Aging Trips

COA OUTINGS

SCHEDULED SHOPPING TRIPS

**Mon - Thur
Stop & Shop in Acton**

Friday: Shaw's in Stow

One hour is allowed for shopping. Shoppers should call at least 2 days in advance to schedule their shopping times.

FEBRUARY 5 MARKET BASKET

Market Basket. Pick-ups start at 9:00 a.m. Van cost \$3.00.

FEBRUARY 19 WALMART

Walmart. Pick-ups start at 9:00 a.m. Van cost \$3.00.

**Contact
CrossTown
Connect
to make a
reservation for:**

- Medical Appointments
- Grocery shopping at Shaw's and Stop n Shop
- And other types of shopping such as CVS, Kmart, Trader Joe's, etc.

Snow Day Van Service

The Council on Aging van does not provide service when the Maynard Public Schools have a cancellation. If the schools have a delay, or winter weather is expected, riders will receive a call the day/night before with an update about the next day.

Council On Aging Van

To schedule the van call CrossTown Connect: (978) 844-6809

The Council on Aging van runs from 7:00 a.m. to 3:00 p.m. and provides low cost transportation to local hospitals, doctors, dentists, health care providers, pharmacies, as well as banks, the post office and to the Senior Center on 50 Brown Street in Maynard.

Arrangements must be made one day in advance before 1:30 p.m. (it is best to call several days in advance). A donation of \$1 is requested each time you get on the van. Transportation to the COA is free! Anyone with weekly appointments (same time, same day) must arrange for a standing pickup. If you decide not to go you **MUST** notify the dispatch office.

Residents of Maynard, 60 years of age or older and handicapped persons of any age, may use the van. If the rider is handicapped in any way, please mention this when scheduling the pickup so any accommodations may be made in advance. Pickups may begin 15 minutes before the scheduled time to accommodate more than one passenger. The van will wait no longer than 5 minutes for a passenger to emerge at which time the driver will call the office to report the "no show" and leave for the next pickup. On very busy days the van can get behind schedule.

Inclement Weather & Safety Concerns at the Maynard COA during Winter Months

With winter officially here there are some safety cautions to be aware of when attending classes and activities at the Council on Aging. Remember that when the Maynard schools close the COA is always closed and if there is a delay in the schools' opening the COA will always have a delay in opening. With any snowy and icy conditions the parking lot may not be plowed before the COA's scheduled time to open. (the COA's hours are 9:00 a.m. – 3:00 p.m.)

In addition to the parking lot sloping upward, the walkway to the COA has a steep incline before you get to the main stairs. We do have a railing on the right side of the walkway but with any inclement conditions (even when treated) the walkway may be of risk. As well the steps in the front of the building can be slippery (even when treated) – please use the railings on either side of the steps. At the front entrance melting and dripping water off the roof can be of concern as it can form a puddle which will freeze in certain conditions. Every attempt is made to treat slippery and icy areas but things will refreeze quickly in certain conditions. Orange cones will be put out when it isn't safe in certain areas including the walkway facing the golf course. The steps and walkway on the back side of the building facing the upper parking lot should never be used to enter the COA.

It is a priority of the COA to keep anyone entering the building safe. In addition, even when the schools are open you may receive a "robo-call" from the COA advising you access to the building is not safe and classes and activities will be cancelled. Always call the COA if you are not certain the COA is accessible and open. We're not able to include you in a "robo-call" without your phone number in our My Senior Center program – please call the COA and sign up.

A Look Back at the Friends of Maynard Seniors in 2018

We've been mighty busy establishing our new organization and 2018 was a very rewarding year, with much progress and support from the community. The board sponsored our first official activity, a Meet and Greet on January 19th. 70+ people attended, mingled, met old and new friends, enjoyed a local musical duo, and learned about our organization's goals and mission. We forged ahead in June, 2018 with an All-You-Can-Eat Italian Dinner at the Elks Hall. The Friends also hosted exhibits at the Maynard Farmer's Market and at the Sip 'n Stroll. Some other exciting projects in 2018 included completion of a new version of the Maynardopoly board game, a Holiday Craft Fair in October, and a table at the Elk's Holiday Fair in November. Middlesex Savings Bank on Nason Street featured our organization at their "small business table" for the month of December; they provided space to display and share our mission statement, membership information and applications, as well as our lovely tee shirts and Maynardopoly game.

It takes time to grow an organization, along with a lot of energy, ideas, discussion, outreach, patience, and planning. The Friends of Maynard Seniors, Inc. is well on the way with our fundraising events and activities. Our next exciting step is the implementation of new programming and support services for our Maynard Senior Center. Thank you, Maynard community, for your help and encouragement along the way!

~ PEG BROWN, PRESIDENT

IT'S TIME TO RENEW YOUR ANNUAL DUES!

FRIENDS OF MAYNARD SENIORS, Inc.*

We promote fundraising events to support
Maynard Senior Center programs and services.

See us on Facebook!



\$15

ANNUAL DUES:

\$15 INDIVIDUAL

\$30 COUPLES

\$50 SUPPORTER

**\$75 BUSINESS or
CORPORATE**

Name _____

Address _____

Email _____

Phone _____

Additional Donation _____

Payable to: **Friends of Maynard Seniors, Inc.**,
195 Main Street, Maynard MA 01754

** We are a 501(c)(3) charitable organization.*

The Taste

The Maynard Education Foundation (MEF) is excited to host the
17th Annual The Taste on Sunday, March 3, 2019, 4 PM to 7 PM

at the Maynard Lodge of Elks, 34 Powdermill Road, Maynard.

Restaurants will be serving appetizer, entrée and dessert delicacies from 4-6 PM

Entertainment will continue until 7 PM.

Every year, this is a "not to be missed" event, with the general public being encouraged to come and enjoy exceptional samples of food specialties from local food establishments in the Maynard, Acton, Stow, Concord, Hudson and Marlboro area. There will also be a cash bar, entertainment by the local sensation "Jae Mannion" and fabulous raffle/silent auction prizes.

Tickets are available in advance for \$30/adult, \$10 children ages 5-12 and free for children 4 and under by calling (978) 938-4262 or at Middlesex Savings Bank, 17 Nason Street, Maynard or by visiting any of the three Maynard public schools. Tickets may also be purchased by going to MEF's website www.maynardeducation.org. Tickets will be available on a first come first serve basis at the door for \$35/each.

All proceeds benefit MEF's grant programs for teachers, students, and administrators.



Community Dinners & Pantry

Join us for our Community Dinner at our 33 Main Street location in Maynard on Monday evenings, 5:00-7:00 PM. Doors open at 5:00, dinner served at 6:00. Our Concord Community Dinner is at First Parish Church, 20 Lexington Rd. in Concord on Thursday evenings, 4:45 - 6:30 PM. Doors open at 4:45, dinner served at 5:30. All are welcome!

Pantry: Tuesdays, 3:00 pm - 6:30 pm & Thursdays, 3:00 pm - 6:30 pm.

Pantry service is available for seniors only (55 years and older) on Tuesday afternoons (12:45 - 3:00 pm) by appointment.

Pantry shopping is available by appointment; please contact us (info@opentable.org) for more information or to schedule an appointment.

Maynard Food Pantry

Serving Maynard since 1992

The purpose of the Maynard Food Pantry is to provide food assistance to any individual or family in need. The Maynard Food Pantry serves residents of Maynard, Acton, Stow and Sudbury. Maynard Shoppers are welcome to shop two times/month and out-of-town residents are welcome to shop one time monthly.

Hours of Operation: The Maynard Food Pantry is open Mondays from 10:00 a.m. to Noon. On some holidays that fall on Mondays, we will be open the next day.

Directions: 82 Main Street, Maynard, MA 01754
978-764-5279

Parking is on River Street (a one way street accessible from Main Street and across from Open Table). Look for the "Maynard Food Pantry Parking" sign.

Snow: If the Maynard schools are closed due to snow, the Maynard Food Pantry is also closed. All attempts will be made to open the next day.

Save the Date! 30th Anniversary Chopped for Charity Fundraiser

Open Table is celebrating its 30th anniversary of service to the local community with an exciting fundraiser on March 29th. Enjoy food and beverages from some of the best local chefs and vendors while watching community teams compete for glory in a fast-paced cooking challenge using mystery ingredients, à la the Food Network's popular cooking show, Chopped! Help us honor Senator Jamie Eldridge and Representative Kate Hogan for their work on behalf of Open Table.

Join us on March 29th from 6-10 p.m. at The Thoreau Club, 275 Forest Ridge Road, Concord, MA. Tickets will be available on the Open Table website starting February 15th.

Want to participate as a cooking team or judge? Contact Open Table at events@opentable.org and we'll give you more information. We can't wait to see you there!

Town Of Maynard Exemptions

Exemption Clause 17D

Seniors/ Surviving Spouses

- As of July 1st of the tax year, a surviving spouse or a minor with a parent deceased who owns and occupies the property as his/her domicile OR a person 70 years or over who has owned and occupied the property as his/her domicile for at least 10 years
- Asset qualification

Documentation:

Birth Certificates/ Evidence of domicile and occupancy/ Income tax return

Exemption Clause 41C – Seniors

- An individual must be 65 years or older or joint owner with a spouse 65 years or older as of July 1st of the tax year
- An individual must own and occupy the subject property on July 1st of the tax year, in addition an individual must have been continuously domiciled in Massachusetts for the 10 years before the application and have owned and occupied the property or any other property in Massachusetts for 5 years.
- Asset and Income qualification

Documentation:

Birth Certificates/ Evidence of domicile and occupancy/ Income tax return

Exemption Clause 41A - Tax Deferral

Unlike an exemption which discharges a tax obligation, Clause 41A permits a senior taxpayer to delay payment of property taxes.

A qualified applicant must enter into a written tax deferral and recovery agreement with the assessor who records a statement at the Registry of Deeds to continue the lien that exists on the property by laws to secure payment. Joint owners, remainder men and/or mortgagees must give prior written approval.

- 65 years or older as of July 1st of the tax year
- An applicant must have had a domicile in Massachusetts for ten consecutive years. The applicant must also be domiciled in the property that is the subject of the application.
- An applicant must have owned and occupied the subject property or other real property, in the commonwealth as a domicile for at least 5 years. The years do not have to be consecutive or for the same location.
- Income cannot exceed \$40,000

- A person who qualifies may defer payment of all or a portion of the taxes each year provided this amount does not exceed 50% of the value of the property. Interest on the deferred taxes accrues at 2% interest.
- The payment of taxes and accrued interest is due upon the sale of the property or the death of the taxpayer.

Documentation:

Birth Certificates/ Evidence of domicile and occupancy/ Income tax return

Senior Work off Program

- Age 60 or older as of July 1st of the tax year
 - Owner of domicile
 - Work the necessary hours at minimum wage, for up to \$1,000 off tax bill
- Contact Council on Aging to arrange for work and once work is completed the recorded hours worked would be submitted to council on aging for processing.

Community Preservation Act Low/Moderate Income Exemption

- Own and occupy the property as domicile as of January 1
- **Applicant and each co-owner must have household income for the calendar year before January 1** at or below the limit for that owner's household type and number of persons.
- Household Annual Gross income from all sources:

Includes wages, salaries and bonuses, public and private pensions, retirement income, Social Security, alimony, child support, interest and dividend income, net income from business, public assistance, disability and unemployment insurance, regular contributions/gifts from party outside the household. Includes income of all household members who were 18 or older and not full time students during calendar year.

Deduct: Dependents Allowance: number dependents on January 1st (not spouse) of \$300.00

Deduct: total out of pocket medical expenses of all household members for the calendar year exceeding 3% of household annual gross income along with health insurance premiums, payments to doctors, hospitals and other health care providers, diagnostic tests, prescription drugs, medical equipment or other expenses not paid or reimbursed by employers, public/private insurers or other third parties.

Veterans:

- A veteran must have been a Massachusetts domiciliary for at least six months before entering the service OR have lived in Massachusetts for at least 5 years.
- A veteran, or if deceased, the veteran's surviving spouse or parent, must occupy the property as his or her domicile on July 1st of the tax year.
- A qualifying applicant must possess a sufficient ownership interest in the domicile as of July 1st of the tax year. This ownership requirement is satisfied if the person's ownership interest is worth at least an amount ranging from \$2,000 to \$10,000 depending on the exemption.

Clause 22

Veterans with a service connected disability of 10% or more as determined by the Veterans Administration or the branch of service from which separated. Veteran was awarded the Purple Heart. Gold Star mothers and fathers

Clause 22A

Veterans who lost, or had permanent loss of use of, one hand, foot or eye in the line of duty or were awarded Congressional Medal of Honor, Distinguished Service Cross, Navy Cross or Air Force Cross

Clause 22B

Veterans who lost or had permanent loss of use of, two hands, feet or eyes in the line of duty

Clause 22C

Veterans with 100% disability in the line of duty and whose domicile is specially adapted housing acquired with assistance from the Veterans Administration

Clause 22D

Surviving spouses of service members or guardsmen who died from injury or disease due to being in combat zone, or who are missing in action and presumed dead due to combat

Clause 22E

Veterans with 100% disability in the line of duty

Paraplegic Veterans

This exemption is available to veterans who are certified by the Veterans Administration as paraplegic and their surviving spouses.

Exemption Clause 37A – Blind

- Applicants must submit a current certificate from the Commission for the Blind with each year's application.



The MA “Circuit Breaker” Income Tax Credit For Homeowners and Renters Age 65 and Older

YOU MAY GET A CASH REFUND ON YOUR STATE INCOME TAXES

The Massachusetts “Circuit Breaker” tax credit program is a program for adults age 65 + whose property taxes and half of the water and sewer bills are more than 10% of their annual gross income (or for renters, if their rent is greater than 25% of their income) and who meet a few other rules. You can receive this income tax credit even if you owe no state income taxes! Also, you can get this refundable tax credit if you also receive a local property tax exemption from your town’s Tax Assessor.

The value of the refundable credit can be as high as \$1,100 for 2018 tax filers.

To obtain the credit, you must file a MA Income Tax “Form 1” and the “Schedule CB Form”. You may file to get a refundable credit for the last 3 years tax returns, if you have not yet done so.

You must meet the following guidelines to qualify for this refundable tax credit:

1. Be 65 or older by the end of the tax year for which you are filing.
2. Have income below the maximum levels in the chart below: (including Social Security and other income not ordinarily taxed in Massachusetts)

Income For Tax Year	2015	2016	2017	2018
Single	57,000	57,000	57,000	58,000
Head of household	71,000	71,000	72,000	\$73,000
Married, filing jointly	85,000	86,000	\$86,000	\$88,000
Married, filing separately, not eligible				

3. The property that you own or rent must be **residential property in Massachusetts that is your primary residence.** (Note: Renters of public housing or who have a subsidized rental agreement are not eligible for the Circuit Breaker because their rent is already factored for their income.)
4. **The assessed valuation of your home cannot be greater than \$778,000 for the 2018 tax year.** There are no other assets limits used to determine who is eligible to get this tax credit. (Note: the maximum home values in prior tax years were: 2015 - \$693,000; \$720,000 for 2016; and \$747,000 for 2017.)
5. **10% rule for Owners:** The credit will equal the amount your property tax bill (plus 50% of your water and sewer fees if not part of your property tax bill) exceeds 10% of your income, up to the maximum credit of \$1,100. It is okay if you also receive a local property tax exemption for seniors or earn a senior tax work off reduction. This credit will be applied to your reduced property tax bill amount.
6. **25% Rule for Renters:** The credit will equal the amount by which 25% of your rental payments exceed 10% of your income, up to the maximum credit level of \$1,100.
7. **Even if you don’t usually file an income tax return with MA, you can get a “refund” if you meet the above criteria.** Tax credits become refunds if the credit exceeds your income tax obligation.
8. **The deadline for filing retroactive or amended tax returns (going back 3+ years) is the same as the one for tax returns.**
9. **For help filing a tax return** or amended returns for prior years, call or visit your local Council on Aging. They can give you information about where to meet with a volunteer tax aide. Or, you may hire an accountant to file your state income taxes for all the years you may be eligible. **For more information or to get the forms, call the Mass. Department of Revenue Customer Service at (617) 887-6367.**
10. **To download the income tax credit tax forms -- Form 1 and the Schedule CB Form - go to the official Department of Revenue site at: www.mass.gov/dor/forms.** Or ask Council on Aging staff to print the forms for you.



REP. KATE HOGAN'S SENIOR NEWS FEBRUARY 2019

I find it important this time of year to highlight tax programs designed specifically for seniors and retirees. They can help you take advantage of deductibles and exemptions you might not have known about and provide some relief – both for your wallet and your state of mind. It can seem like there is a lot to navigate and that's why the state is actively working to make the process as simple as possible. These are some of the tax programs local seniors have found most worthwhile and useful:

Senior Circuit Breaker Tax Credit: Whether you rent or own your primary residence in Massachusetts, income-eligible seniors can receive meaningful relief on their property taxes with a credit calculated based on your real estate tax bill. If you

would like to see whether you meet the eligibility requirements or watch a helpful video tutorial, visit: <https://www.mass.gov/how-to/apply-for-the-circuit-breaker-credit>

Senior Property Tax Work-Off: There is another interesting pathway to tax relief for civic-minded seniors. Here's how it works. The Property Tax Work-Off program invites seniors to volunteer in their community in exchange for a break in their property taxes. This program is popular, so contact the Maynard Council on Aging (COA) at (978) 897-1009 to learn more about applying.

Property Tax Exemptions: Seniors may also qualify for local exemptions to their property taxes if they meet specific ownership, residency, income, and asset requirements. Clause 41 is the basic exemption for residents 65 and older; Clause 17 provides for a smaller benefit, but with less stringent eligibility requirements. There can be some local variations, so reach out to the COA for guidance about the exemption for which you might be able to apply.

Publication 554: This is a booklet that explains all the benefits available to seniors at the federal level and what the eligibilities are. If you would like a copy, call Rep. Hogan's District Director Karen Freker at (978)-897-1333.

There are a wide-range of additional personal exemptions you might be able to claim if you meet certain eligibility requirements. You can reach out to the COA for help getting started; for more detailed information on these exemptions and an application call the Maynard Assessor's Office at (978) 897-1304.

I hope you find these resources helpful as you begin preparing for tax season. Please do not hesitate to contact my office or the COA if you need assistance taking advantage of some of these programs.

Hogan's Office Hours

Stow Office Hours: Tuesday, February 19th from 6 to 7 p.m. at the Randall Library, 19 Crescent Street, Stow

Maynard Office Hours: Friday, March 15th from 10 to 11 a.m. at the Maynard Public Library, 77 Nason Street, Maynard

If you are unable to attend office hours and have an issue or concern, please call the State House at (617) 722-2130 to schedule an appointment. In addition to Rep. Hogan's office hours, her staff is available in the District Office at Maynard Town Hall, 195 Main Street, on Mondays from 10 a.m. to 3 p.m. (Closed Holiday Mondays)

SAVE THE DATE FOR MY ANNUAL ST. PATRICK'S DAY CELEBRATION! • MARCH 8, 2019

This March I will host my 9th Annual St. Patrick's Day Celebration at the Maynard Country Club to support the work of The Boys & Girls Club of Assabet Valley. I hope to see you there – Erin Go Bragh!

Proudly represents Bolton, Hudson, Maynard, and Stow

State House, Room 130, Boston, MA, 02133 / Phone 617-722-2130

District Office: Maynard Town Hall, 195 Main Street, Maynard, MA

District Office Hours: Mondays and Thursdays, 10AM-3PM

By appointment: Call 617-722-2130 or email Kate.Hogan@mahouse.gov

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COMING FEBRUARY 8

Starring Jason Momoa & Chris Pratt

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How to Train Your Dragon 3

COMING FEBRUARY 22

Starring Gerard Butler & Cate Blanchett

When Hiccup discovers Toothless isn't the only Night Fury, he must seek "The Hidden World", a secret Dragon Utopia before a hired tyrant named Grimmel finds it first.

Harold & Maude

COMING FEBRUARY 12 & 13

Starring Ruth Gordon & Bud Cort

Young, rich, and obsessed with death, Harold finds himself changed forever when he meets lively septuagenarian Maude at a funeral.

Captain Marvel

COMING MARCH 8

Starring Brie Larson & Gemma Chan

Carol Danvers becomes one of the universe's most powerful heroes when Earth is caught in the middle of a galactic war between two alien races.

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The Double Life of Veronique Mar. 12,13: (Foreign) 1991



The Philadelphia Story Apr. 9,10: (Classic) 1941



Bread and Tulips May 14,15: (Foreign) 2000

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