

# MCOA News

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Notes from the Executive Director: March 2010

**Please Circulate to Your Staff**

## **Enclosed in This Mailing:**

- **Legislative Update: FY11 Budget Update, and Municipal Relief Bill**
- **Property Tax Task Force: Legislation Update**
- **MCOA Briefs including News You Should Use, UpComing Events, Member Request, and Personnel Updates**
- **Details on the New Privacy Law: *MCOA strongly suggests you review enclosed material and consult your town counsel.***
- **Details on the Keep Moving Program's Spring Events**

## **Did you miss These Important Articles in February's MCOANews?**

Go to [www.mcoaonline.com](http://www.mcoaonline.com) to see last month's news

- **Embrace Your Future: A New Initiative for Retirement Planning**
- **Home Oxygen Fire Safety Campaign Important Flyer for Consumers from the Fire Marshall on Home Oxygen Safety** *This flyer is available to download in both b/w and color from our website at [www.mcoaonline.com](http://www.mcoaonline.com)*
- **Info for the 2010 Federal Decennial Census**
- **Kiosk Project Update with Instructions to Download on your Computer**

## **MCOA Legislative Alert: House 2: Gov. Patrick's FY11 Budget Seeks Level Funding for COAs**

As previously reported in our late January 2010 MCOANews, Governor Deval Patrick has proposed \$8,115,068 for Line Item #9110-9002. This funds Local Aid to municipal COAs at \$7/elder/YEAR but it does eliminate the Service Incentive grant Program again (\$500,000). Our response to this proposal is included and has been sent to all legislators. We ask you to use this document as you communicate with your legislative delegation between now and March 15<sup>th</sup>. Make your connections now!

## **MCOA Briefs: For our Members — See New Webpage Info on FY11 Budget**

See Legislative Updates: <http://www.mcoaonline.com/content/legislative/index.php>

# **MCOA Legislative Update: Municipal Relief Bill**

## **From the Rosenberg Report Feb. 2010 from the desk of Sen. Stan Rosenberg**

The Joint Committee on Municipalities and Regional Government has favorably reported out the 2010 Municipal Relief Act, a package of legislative changes and local-option programs –big and small– designed to give cities and towns the tools they need to operate more effectively and, ultimately, save money.

This bill is a combination of the best ideas suggested by the governor, local officials throughout the state, legislators, municipal advocacy groups, private citizens and the Municipal Relief Commission, which I co-chaired in 2008-09 with State Rep. Paul Donato.

Many of the changes proposed in the bill are simple, straightforward, and common sense, allowing municipalities to do things one might have assumed they already could do. For example, this bill allows municipalities to establish an e-billing program, a money-saving practice that has been used by private companies for years. It also allows cities to offer benefits to their workers - such as healthcare spending accounts and larger optional life insurance maximums - already available for state workers, and gives cities the ability to enter into long term leases.

Other provisions are more pro-active, giving municipalities new tools to manage employee benefits, facilitate regionalization, operate more efficiently and enjoy more flexibility in municipal finance. For example, provisions to promote sound bidding practices and allow municipalities to enter into cooperative purchasing agreements and mutual aid agreements will help cities and towns save money on services, equipment and staffing.

### **Highlights of the bill include:**

- **Transferring Eligible Municipal Retirees into Medicare:** The bill will reduce benefit costs for municipalities by requiring that all eligible retired local employees enroll in Medicare as their primary source of health insurance coverage, as is already done on the state level.
- **Optional Early Retirement Program:** The bill includes an Early Retirement Incentive program for cities and towns. This program would allow a limited number of long term municipal employees to receive early retirement benefits, while restricting the town's ability to refill those same positions to no more than 30%, 45%, and 60% of the former total salaries over the next three years, respectively. This program would be at the option of municipalities, giving cities and towns the flexibility to determine for themselves whether this tool is appropriate for their community.
- **Retirement system funding relief:** The legislation proposes a pension funding relief plan to help local pension systems address unprecedented asset losses in a fiscally responsible and manageable way, without the significant increases in payments that would otherwise be required. Specifically, the legislation allows local systems to extend their funding schedule subject to certain conditions and requires that future asset gains be used to shorten schedules, not reduce payments.
- **Support for School District Regionalization:** The bill includes provisions to facilitate regionalization of school districts by allowing regional school districts to join with municipal districts in a superintendency union, and streamlining the process to allow regional school districts to access their stabilization funds.

# **MCOA Legislative Update: Municipal Relief Bill, continued**

## **From the Rosenberg Report Feb. 2010 from the desk of Sen. Stan Rosenberg**

- **Collective Purchasing:** Another idea to help participating communities to save money, this would allow education collaboratives to leverage economies of scale by entering into bulk purchasing agreements with public entities outside our state borders. It would also give cities, towns and school departments the ability to participate in cooperative purchasing agreements with public agencies outside of MA
- **Mutual Aid Agreements:** The bill would allow cities and towns to join statewide mutual aid agreements to provide police, fire, emergency medical, public works, and other public safety assistance to other municipalities. This would allow cities and towns to save money on staffing and equipment while still being prepared for emergency situations.
- **Sound Business Practices:** This would incorporate a number of changes to procurement law, including a provision to allow cities and towns to use reverse auctions when buying products and services in large amounts, reducing costs by having sellers bid against each other to provide the best price.
- **Municipal Electronic Billing:** The bill would allow cities and towns the option to establish a voluntary e-billing program - an added convenience for residents, and a money-saver for cities and town.
- **Renewable energy revolving fund and betterment program:** The bill would allow municipalities to offer a loan program to property owners for renewable energy improvements. This would give towns interested in promoting energy conservation and green energy the legal mechanism to set up a revolving fund for this purpose.
- **Flexibility in Municipal and Regional School District Borrowing:** The bill would increase flexibility in municipal and regional school district borrowing by extending the allowable borrowing terms. It would also increase flexibility for emergency borrowing, expedite the process for achieving savings through refinancing, and remove overly restrictive requirements for amortization of debt.
- **Abandoned and Unclaimed Checks:** Currently, a check issued by a municipality is not deemed abandoned until 3 years after issuance. This new provision would allow towns to print a one year expiration period, to be printed on the checks. Current requirements to attempt to contact the recipient by mail and provide public notices prior to reclamation remain unchanged.
- **Local Option Tax Amnesty Program:** The bill allows towns to adopt a temporary tax amnesty program. Through this program, municipalities could waive portions of the penalties and interest due on unpaid taxes, so long as the taxpayer paid the principal amount owed and was not the subject of a criminal investigation for failure to pay taxes.

The bill has now been referred to the House Committee on Ways & Means for review.

# MCOA Legislative Update: FY11 Budget Proposals

## STATE HOUSE NEWS SERVICE

### REPORT CALLS FOR BIGGER STATE SPENDING CUTS, WARNS OF \$5B BUDGET GAP

By Michael Norton and Jim O'Sullivan STATE HOUSE NEWS SERVICE

STATE HOUSE, BOSTON, MARCH 1, 2010.....While Gov. Deval Patrick says his budget proposal features \$800 million in spending cuts, a business-backed group on Monday called for deeper spending reductions, highlighting the governor's inclusion of \$2.1 billion in one-time funds and tax cuts headed for the November ballot that threaten to open up a "huge" hole in the state budget for next year, when the state could have a new governor. According to a new bulletin from the non-partisan Massachusetts Taxpayers Foundation (MTF), whose board includes executives from some of the state's largest companies, the state budget gap for fiscal 2011, which begins July 1, 2010, would be \$5 billion if a pair of ballot questions cutting the sales tax pass in November.

The ballot questions, which reduce the sales tax to 3 percent from 6.25 percent and repeal last year's application of the sales tax to retail alcohol sales, would take effect on Jan. 1, 2011 if approved and would drain \$1.2 billion in revenues from the state's budget base in the last six months of fiscal 2011 alone. MTF President Michael Widmer told the News Service Monday the group does not have a formal position on either ballot question but would "likely" oppose the sales tax cut. Widmer said the two tax cuts would remove \$2.5 billion a year from the tax base and the sales tax cut would lead to "massive cuts" in local aid and an "utter disaster" on the budget front. "We've got this huge structural deficit in fiscal 2012 even if the ballot questions aren't approved by the voters," Widmer said. "If they are, it's a \$5 billion hole." House budget chief Charles Murphy said passage of the two proposals would leave the state budget "in a world of hurt." "I get the sense that this is something that people are just starting to think about," he said.

Patrick aides say his spending plan features a blended approach to budget-balancing, including some new revenues from taxes – on candy and soda, for instance, and through the scaling back of film and life sciences industry tax breaks - spending cuts and the use of federal stimulus law and rainy day reserve funds.

But the foundation is recommending an additional \$700 million in spending cuts next fiscal year, to reduce the use of one-time revenues to \$1.4 billion, Widmer said. The report says one-time revenues account for 75 percent of the governor's fiscal 2011 budget fixes and calls that "the major concern" with his spending plans. In addition to more spending cuts, the foundation, claiming Patrick's \$175 million rainy day fund draw could trigger a downgrade in the state's credit rating, is calling on the Legislature to build up the rainy day account but not making that withdrawal and by directing to the account \$160 million in anticipated Medicare reimbursements and \$300 million from debt restructuring. The changes could build the account up to more than \$1 billion. The foundation predicts that next year "there will be virtually no reserves to count on" and "no possibility that the economic recovery will produce sufficient revenues" to close the state's persistent structural budget gap – a chasm measured in billions rather than millions in recent years. While lamenting the alleged delaying of spending cuts until fiscal 2012, the MTF describes the level funding of most accounts in Patrick's budget for fiscal 2011 as "good news." In an interview, Widmer explained the dueling sentiments, "The bad news trumps the good news, is another way of saying it," he said.

Both the House and Senate budget chiefs said they intended to make use of the American Recovery and Reinvestment Act funds. Sen. Steven Panagiotakos said, "The problem with ARRA is: the federal government going to wean us off it, or is it just going to be cold turkey because if it is, just on the [federal medical assistance], that would be a \$1.3 billion problem in FY '12." Murphy said the plan that emerges from

## **MCOA Legislative Update: FY11 Budget Proposals, continued**

his committee would contain more severe spending reductions than Patrick's blueprint. "We are going to have deeper cuts," the Burlington Democrat said. "We've got to do the math. We're not doing revenue [increases]," Murphy said. Murphy said legislative leaders were working to agree on a figure for the level of aid the Legislature will set aside for municipalities, and hoped to reach a compromise before local budget deliberations. "Obviously, you want one in place before that season kicks off in earnest," Murphy said. Panagiotakos agreed that the Legislature would need to trim more aggressively than Patrick. Asked how much, he replied, "I'm not sure yet, we're doing that analysis now. It's about building a sustainable budget." The Lowell Democrat said he expected revenues to grow at a "much lower level" than they did in the years leading up to the current recession.

The foundation says it's "striking" that Patrick proposes as much spending next year as the state approved for spending in fiscal 2009, yet is based on forecasted tax revenues of \$19.05 billion, or \$2.35 billion less than the \$21.4 billion projection used to build the fiscal 2009 spending bill. Patrick has described his bill as a \$28.2 billion spending plan; MTF says the bottom line, after taking into account spending rendered "off-budget," totals \$31.7 billion. Widmer did not quarrel with the administration's bottom line and said the foundation's tabulation offered a fuller accounting of spending. Administration officials have defended heavy usage of one-time federal stimulus funds and monies from the state's rainy day account, saying both sources of revenue are intended to preserve essential services and to help the state deal with budget emergencies.

The foundation hasn't taken a position on expanded gambling, which is expected to consume legislative attention soon on Beacon Hill, and doesn't plan to, Widmer said. The issue features potential major budgetary ramifications and Widmer said his group planned to conduct an analysis of revenue claims made by casino proponents. "It would be nice if the numbers were realistic. What happened last time during debate the proponents became so exuberant that the revenues were basically going to solve all of the state's fiscal ills forevermore. There wasn't a part of the budget that wasn't going to be solved. I hope the debate has some realism about what can be expected in terms of real revenues." House Speaker Robert DeLeo said Monday that a bill sanctioning expanded gambling in Massachusetts is likely to be released in a "two- or three-week period" and that the House would likely debate it in late March or early April.

Other observations included in the MTF bulletin:

-- Medicaid and health insurance for state employees and retirees account for \$1.14 billion in proposed spending increases in Patrick's fiscal 2011 budget, with the "vast majority" of other programs funded at fiscal 2010 levels. Despite \$265 million in cost savings, Medicaid would still increase by \$909 million, or nearly 10 percent.

-- Enrollment in the state health plan run by the Group Insurance Commission is nearing 198,000, growing by 20,000 this fiscal year with 7,800 more workers scheduled to join in July, including 4,000 from municipalities, nearly 1,400 from the former Massachusetts Turnpike Authority, nearly 1,600 from the MBTA, and about 600 from county sheriff offices.

Senate President Therese Murray said Monday that the state Group Insurance Commission "can't handle" taking on the employees of every city and town in the state, even as state officials have sought to induce more municipalities to sign up. "It's not possible to bring them all in," she said, pointing to the administrative costs of adding thousands of enrollees.

-- Commonwealth Care, the subsidized insurance program created by the state's 2006 health care law, receives a \$115 million increase under Patrick's budget, to \$838 million, to address an increase in enrollment of 20,000.

-- The bulletin says Patrick's budget includes \$220 million in spending cuts, but Widmer said cuts and other efforts to mine efficiencies total \$600 million in savings, with another \$200 million more tied to debt restructuring.

-END- 03/01/2010

# MCOA Legislative Update: FY11 Budget Proposals

## Lowell Sun: State Aid a Goner?

Panagiotakos: Despite gov's proposal, towns could see 3% cut

By Matt Murphy, mmurphy@lowellsun.com

Updated: 02/23/2010 08:45:46 AM EST

LOWELL -- The state Senate's chief budget writer warned yesterday that cities and towns should begin preparing for an eventual cut to local aid next year despite Gov. Deval Patrick's pledge to level-fund state aid for schools and municipalities.

State Sen. Steven Panagiotakos, chairman of the Senate Ways and Means Committee, told The Sun that unrestricted local aid and Chapter 70 funding for schools would likely have to be cut by at least \$150 million, or 3 percent, in the state's fiscal 2011 budget. He said that because unrestricted aid to cities and towns has borne the brunt of cuts in recent years, school aid could no longer be protected.

House and Senate leaders have been discussing a local-aid resolution that could be passed before the end of March to set local-aid levels well before a final budget for next year is approved.

Patrick, in his budget proposal unveiled in January, level-funded local aid and Chapter 70 education funding, but also included several new revenue streams, including sales taxes on soda, candy, cigars and smokeless tobacco.

Read more: [http://www.lowellsun.com/ci\\_14453675?IADID=Search-www.lowellsun.com-www.lowellsun.com#ixzz0hvpXPqf0](http://www.lowellsun.com/ci_14453675?IADID=Search-www.lowellsun.com-www.lowellsun.com#ixzz0hvpXPqf0)

## Massachusetts Budget Process Overview

This Budget Navigation Guide is designed to help users navigate the state budget and find the information most important to them. The Guide contains a brief explanation of the budget's contents, describing what information can be found in each area. The Guide also provides navigation tips and additional information for using the online presentation of the Governor's FY11 Budget Recommendation, located at [www.mass.gov/budget/governor/](http://www.mass.gov/budget/governor/).

### Background of the Massachusetts State Budget

The annual Massachusetts state budget funds all aspects of state government, from the Courts to the Legislature, from Executive Branch agencies to dozens of boards and authorities. The budget recommends funding levels for a fiscal year, beginning on July 1 and ending on June 30.

To learn more about the budget process, go to

<http://www.mass.gov/?pageID=mg2subtopic&L=4&L0=Home&L1=State+Government&L2=About+State+Government&L3=Budgetary+Processes&sid=massgov2>

# MCOA Legislative Update: MCOA Property Task Tax Force

## Report for MCOA Advisory Board 3-12-10

### State bills approved:

- Bill # S1337 Increase the Work off Program from \$750 to \$ 1,000.
- Bill # S1251 Increase the recapture time in the Deferral program from immediate to 6 months

### Currently being followed by the Task Force:

- Concord warrant article that would allow the town to establish a local income tax, to be collected by the state and dispersed back to the town (allowing confidentiality) and reducing prop taxes. – long shot!
- Obtained opinion from State Ethics Comm. re eligibility within the Prop Tax Work-off Program
- Ethics issues as relates to property tax work-off program application, eligibility for town employees, board/commission members
- Communication with Cong. Frank’s Legislative Aides re HR2208, the bill to exempt Work off Abatement as income with IRS. We will send letters again through NISC and for all friends, relatives, COAs, for congress to co-sponsor, and to newspapers. Recruited volunteer (member of Task Force) to edit letters for editors of newspapers around the country and to send to out of state COAs and friends/relatives for action.
- Following Cong. Frank’s bills on windfall provision. His office advised that he has cosponsored H.R. 235 the Social Security Fairness Act, introduced by Congressmen Howard Berman and Howard McKeon, which would repeal both the Govt. Pension Offset and the Windfall Elimination Provision. “...While I prefer a complete repeal, I would rather make some progress than none at all, and so I have introduced my own compromise bill, H.R. 2145, the Windfall Elimination Provision Relief Act of 2009, which provides for a partial repeal of the WEP and which would benefit over 90 percent of all affected retirees...”

### Bills or Issues to be followed by the Task Force:

- Bill # H2774 Change the eligibility from 65 to 60 years of age and increase income guidelines to \$62,000. (Clause 41A – deferral)
- Bill # S1251 Increase the recapture time in the Deferral program from 6 months to 1 year.  
Decrease the percentage on the Circuit Breaker from 10% to 08%.
- Bill # S1283 Allow homebound seniors to work in the Work Off program.
- Bill #S1228 Allow a volunteer to sub for a disabled person in the Work Off Program.
- Bill # S1249 Eliminate the cap on evaluation on home in the Circuit Breaker.
- Bill # S1336 Adds cost of trash removal to water bills and taxes in the Circuit Breaker.
- HR 2208 Congressman Frank has re-filed the bill to stop federal taxes for the Work off Program. Much work is needed to get out-of-state sponsors.  
It is currently in House Ways and Means (late Feb. 2010)
- H4225 sponsored by State Representative Tom Conroy  
Change the language for hardship waivers.  
This bill changes the Hardship Waiver statutory language to read “or” rather than “and,” which will allow Town Assessors more discretion to grant hardship waivers.  
(Was In Senator Creem’s package and HD3288 filed by Rep. Jennifer Callahan as of at least 2-07 – **update needed**)

## HUD 202 Projects: AAAs and the Service Coordination Role

### Prepared by Mass Home Care

**Issue:** As part of their FY 2011 budget narrative, The White House is proposing changes to the structure of the very successful HUD 202 housing program. One of the changes proposed appears to be the limiting of service coordination in HUD projects to just one form of service provider: the PACE programs.

**Concern:** For Massachusetts, such a decision would stifle the important progress being made at the community level with HUD 202 projects in which Area Agencies on Aging/Aging Services Access Points serve as the service coordinators. Not only are PACE programs in Massachusetts limited in number and location, omitting large parts of the state, but their access to support services does not include some sources that are complimented by the ASAP/AAA network, such as state home care funding and the Older American Act. ASAPs and AAAs already have a strong track record in helping to create 2020 housing (see list below) and have demonstrated that they can work with housing developers and elderly consumers. The ASAP/AAAs can also work with people who are not yet meeting the definition of nursing home eligible, which gives them more flexibility to work with a broader range of consumers. PACE programs can make a good support service coordinator, but they should be one option for consumers from a longer list of experienced and qualified agencies.

**Background:** HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable. The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The Cranston-Gonzalez National Affordable Housing Act of 1990 explains the purpose of the program: to enable elderly persons to live with dignity and independence by expanding the supply of affordable housing that (1) is designed to accommodate the special needs of elderly persons and (2) provides a range of supportive services that are tailored to the needs of elderly persons occupying such housing.

HUD's administrative data show that, as of 2006, over 6,000 Section 202 facilities housed approximately 263,000 households headed by older people. Occupancy in Section 202 housing is open to any very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy.

According to a June, 2008 study by HUD of the 202 Supportive House program, the median age of Section 202 residents as of 2006 was 74 years, and 31 percent were age 80 or older. For elderly persons admitted to Section 202 housing that year, the median age was 70 years, and about 19 percent of all persons admitted to Section 202 housing were age 80 or older.

A critical aspect of Section 202 housing is that it can accommodate residents with supportive services as they become more frail. A majority of facilities (73.9 percent) have grab rails, and 91.1 percent have a ramp or a level entrance. In the newer projects (built since 1990), nearly 100 percent of projects have at least one accessible unit, and 43 percent of all units are wheelchair-accessible.

A majority of Section 202 projects have the capacity to provide an array of communal services for their residents. Community space for social and recreational facilities is available and used in 90.2 percent of projects. Spaces for congregate dining and supportive service providers are used in about half of projects.

Costs of formal services are generally not paid by HUD, but instead are paid through a variety of other sources, principally through Medicaid. Examples of formal services are meals, housekeeping, assistance with medications, bathing, etc. A service coordinator is a person trained to work with residents and their families when supportive services are needed. In 2006, 38 percent of all Section 202 properties reported having a service coordinator on staff.

Residents who move into a Section 202 project between the ages of 75 and 79 typically reside in the project for 6.28 years. If the alternative to provision of housing plus supportive services is to permanently live in a nursing home, then for the entire 6.28 years that a person would have stayed in Section 202 housing, the total cost of institutionalization would be an estimated \$329,000. This amount is nearly twice as expensive as the cost of providing Section 202 housing with a full set of personal services, and is almost four times the cost of providing Section 202 housing with less intensive services.

To continue to read the entire article <http://www.seniorconnection.org/announcements.htm>

## MCOABriefs: Upcoming Events – Save the Dates

- **The Aging with Dignity Conference** is scheduled for June 8, 2010 at Holy Cross. Contact Ruth Grabel, MPA  
Healthy Aging and Disability Unit, MA DPH 617-624-5488 EMail:[ruth.grabel@state.ma.us](mailto:ruth.grabel@state.ma.us)  
Website:[www.MASS.GOV/DPH](http://www.MASS.GOV/DPH) Blog:[HTTP://PUBLICHEALTH.BLOG.STATE.MA.US](http://PUBLICHEALTH.BLOG.STATE.MA.US)
- The **MCOA Volunteer Coordinator's Group** is planning to meet at the Bellingham Senior Center on Thursday, May 13, 2010
- **Webinars on Depression Management Monthly Webinar Dates — February through May 2010**  
[http://www.mcoaonline.com/content/pdf/Save-the-Date DrugSeries.pdf](http://www.mcoaonline.com/content/pdf/Save-the-Date%20DrugSeries.pdf)
- **Healthy Aging / Risk Reduction** Northeast Health System is holding an educational day on **April 5, 2010**, Healthy Aging: Strategies for Risk Reduction. See:  
<http://www.mcoaonline.com/content/lifelong/index.php>
- **American Society on Aging/National Council on Aging Annual Meeting**  
*Conference Date: March 15-19, 2010 Location: Chicago, Illinois*  
Aging in America, the 2010 Annual Conference of the National Council on Aging and the American Society on Aging showcases programs and projects that can be replicated, provides a forum for policy discussion and advocacy, and is used as a prime source of information on new research findings in aging. A diverse, multidisciplinary community of professionals from the fields of aging, healthcare and education attend this annual gathering. The conference provides attendees with the opportunity to network with new and old friends, gain insight from voices from the front line and find new grassroots and national partners for advocacy. <http://www.agingconference.org/AiA10/index.cfm>
- **"2010 Massachusetts Conference on Gambling Disorders: Sharing Successful Practices across New England to Prevent, Intervene and Treat Problem Gambling"**  
*Save the Date* Friday, May 7, 2010 9:00 a.m. to 4:00 p.m. Crowne Plaza, Worcester  
*"If your actions inspire others to dream more, do more and become more, you are a leader."* John Quincy Adams  
The 2010 Conference is a collaboration of the Massachusetts Council on Compulsive Gambling and the New England Problem Gambling Consortium. Leaders from problem gambling treatment programs across New England will share information and answer questions about best practices in the prevention, intervention and treatment of problem gambling. Services to support addiction recovery, clinical skill development, and practical applications of college gambling policies will be discussed.  
**Cost: \$75 for all Massachusetts residents** and New England Problem Gambling Consortium members.\* Includes CEUs, breakfast and lunch. All other people can attend for \$85 before the April 9 deadline, and \$95 before April 30 deadline. Stickers for free parking, and CEU certificates will be given to all participants who complete the full day. \* *Join the New England Problem Gambling Consortium by March 31st to enjoy the \$75 rate. You must commit to attend two meetings in 2010/2011. Please contact* Peggie Milisci [peggie@masscompulsivegambling.org](mailto:peggie@masscompulsivegambling.org) *for more information.* please contact the Council at 617-426-4554 Regular updates will also be available on the Council [website](http://www.masscompulsivegambling.org/).  
<http://www.masscompulsivegambling.org/> Invitation with registration card to follow. Space is limited. To reserve your place, please register [online](http://masscouncilregistration.org/). <http://masscouncilregistration.org/>
- **Conversation with Governor Patrick "Powering Up for the Future — Aging Smart in Massachusetts"** Tuesday 15 March, 10am to 12 noon, UMass/Boston Ballroom  
See: <http://www.mcoaonline.com/content/conferences/index.php>

# MCOABriefs: Upcoming Events – Hoarding Risk Assessment

The Statewide Steering Committee on Hoarding, the Local and Regional MA Hoarding Task Forces and MassHousing invite you to one of four regional Hoarding Risk Assessment Training Meetings to be held in March 2010.

Hoarding continues to be a challenging issue for public health and safety, the courts, housing managers, clinicians, social service professionals and others. It is a complex problem that requires interdisciplinary solutions.

Members of the Statewide Steering Committee on Hoarding will introduce the **HOMES® Multi-disciplinary Hoarding Risk Assessment**. Each meeting will also feature hoarding presentations by Dr. Christiana Bratiotis, BU School of Social Work, Jesse Edsell-Vetter of the Metropolitan Boston Housing Partnership and/or Cristina Sorrentino, PhD, LICSW. There will also be an opportunity for updates and networking within your region.

## **Regional Hoarding Risk Assessment Training Meetings**

**Greater Boston/Southeast Region** - Friday, March 12th. 9:00 --11:45 am.  
Braintree Village - 2 McCusker Drive (off Union St.) - Braintree, MA

**Western Region** - Monday, March 15th. 9:30 -- 11:30am.  
Colonial Estates - One Beacon Circle - Springfield, MA

**Central Region** - Wednesday, March 17th. 9:30 -- 11:30am.  
Holy Cross College - Hogan Campus Center  
1 College Street, Worcester, MA 01610

**Northeast Region** - Monday, March 22nd. 9:00 -- 11:00am.  
Beverly Council on Aging, 90 Colon St., Beverly, MA

Below is the link address to register online. (You may need to "cut and paste" to your web browser).

[https://thriva.activenetwork.com/Reg4/\(S\(uoqaaqvicegymhj4xcudfzm3\)\)/Form.aspx?regkey=RpYOYPxE37%2biky8ByS4XhQ%3d%3d](https://thriva.activenetwork.com/Reg4/(S(uoqaaqvicegymhj4xcudfzm3))/Form.aspx?regkey=RpYOYPxE37%2biky8ByS4XhQ%3d%3d)

Any questions or concerns may be addressed to:

Duamarius Stukes, Dir. of Housing and Assisted Living  
Executive Office of Elder Affairs  
One Ashburton Place, 5th. Floor - Room 517  
Boston, MA 02108  
tel. 617.222.7465  
TTY/TDD: 1.800.872.0166  
Fax: 617.727.9368  
[duamarius.stukes@ehs.state.ma.us](mailto:duamarius.stukes@ehs.state.ma.us)



# Understanding Senior Mental Health Issues

For Professionals working with seniors

*Four-part educational series made possible through a grant from the Executive Office of Elder Affairs*

## **PART 1: Alcohol & Substance Abuse: A Hidden Epidemic Among Elders**

Jeanne F. Martin, MSW, MTS, Ed.D.

**Monday, April 12, 2010 1:00 PM– 4:00 PM**

*Cohasset Elder Services, 3 North Main Street, Cohasset*

*RSVP to Carol Barrett at 781-383-9112*

Alcohol and substance abuse among the elderly are growing problems and often hidden and undiagnosed. Ms. Martin's workshop promises to provide knowledge of risk factors and identification of alcohol and substance abuse, as well as, an understanding of strategies toward treatment. Participants are encouraged to submit or bring case studies for discussion.

## **PART 2: MENTAL HEALTH & AGING: ASSESSMENT & INTERVENTIONS**

Judith Karpinski, MSW, LICSW

**Thursday, May 6, 2010 9:00 AM – 12:00 Noon**

*Duxbury Senior Center, 10 Mayflower Street, Duxbury*

*RSVP to Donna Ciappina at 781-934-5774 x 105*

This session will provide knowledge of mental health issues common in the elderly including depression and anxiety. Assessment and intervention strategies will also be explored. Participants are encouraged to submit or bring case studies for discussion.

## **PART 3: WHO TAKES CARE OF THE CAREGIVER? RELAX, RELEASE & RENEW**

Barbara Ward, MA, Holistic Counseling, Certified Hypnotherapist and Reflexologist, Reiki Master, Kripala Yoga Instructor & Yoga Therapist

**Thursday, May 13, 2010 10:00 AM – 11:30 AM**

*Duxbury Senior Center, 10 Mayflower Street, Duxbury*

*RSVP to Donna Ciappina at 781-934-5774 x 105*

Facilitator, Barbara Ward will lead us in exploring relaxation techniques including chair yoga, breathing practices and meditation. We will learn the importance of self-care as professionals and leave with some practical ways to start achieving our goals! Please join us for this very important session. Space is limited, call early to reserve a spot.

## **PART 4: LOSS & GRIEF RECOVERY: ENGAGING WITH ELDERS**

Michael Kocet, PhD., LMHC, NCC

**Monday, May 24, 2010 9:00 AM – 12:00 Noon**

*Marshfield COA, 230 Webster Street, Marshfield*

*RSVP to Gayle Clark at 781-834-5581 x 17*

Dr. Kocet will provide an overview of the many aspects of loss that senior's face as they age, including loss of family members, friends, health, and housing. Dr. Kocet will also discuss communication techniques, interventions, cultural considerations, as well as, ethics involved in counseling elders.

## MCOABriefs: UpComing Events

### *“Taking Care of Yourself and Others”*

Do you have an older adult (55+) audience that would like to:

- Implement simple healthy lifestyle changes into their everyday life to enrich their physical and emotional well-being
- Learn how to effectively manage stress and develop effective coping skills through interactive discussion and activities
- Recognize the symptoms of depression and warning signs of suicide
- Discover resources to help themselves or a loved one

Samaritans, Inc., servicing Greater Boston and MetroWest, is offering a new, free program “*Taking Care of Yourself and Other*” designed for audiences of older adults 55+. We will come directly to your senior center, facility or agency at a date and time that is convenient for your staff and participants.

To schedule your workshop today, please contact:

Patricia O’Flynn, Senior Outreach Coordinator  
*Certified Wellness Coach*  
Samaritans, Inc.  
141 Tremont St., 7th floor  
Boston, MA 02111  
617-536-2460 x2221

Email: [poflynn@samaritanshope.org](mailto:poflynn@samaritanshope.org)  
Website: [www.samaritanshope.org](http://www.samaritanshope.org)



*This program is funded through a grant by the Department of Public Health.*

# MCOABriefs: Upcoming Events

**SAVE THE DATE!**

## Massachusetts Public Health Association 8th Annual Spring Awards Breakfast

Friday, May 7, 2010 7:30 am - 9:30 am State Room • 60 State Street Boston, Massachusetts

*Join us to celebrate four public health champions and sustain our work:*

**HAROLD D. COX** : Associate Dean of Public Health Practice, BU School of Public Health; Senior Consultant, MA DPH  
*Paul Revere Award*

**FRANCES M. ANTHES** : President and CEO, Family Health Center of Worcester  
*Public Health Leadership in Medicine Award*

**FRANK ROBINSON, PH.D.** Ex. Dir., Partners for a Healthier Community; Director, Community Health Planning, Baystate Health  
*Lemuel Shattuck Award*

**EMC CORPORATION**  
*Corporate Citizenship in Public Health Award*

**Click here to buy individual tickets.** <http://www.mphaweb.org/documents/Webrsvpcard2010.pdf>  
Visit [www.mphaweb.org/breakfast.htm](http://www.mphaweb.org/breakfast.htm) to learn more  
or contact us at: (617) 524-6696, Ext. 113; [kkeenan@mphaweb.org](mailto:kkeenan@mphaweb.org).

**SAVE THE DATE!**

## Living with Parkinsons: Strengthening Family Connections

*Sunday, April 25, 2010 from 10:00 a.m. - 12:30 p.m.*

*JF&CS Headquarters 1430 Main Street, Waltham*

*Are you looking for strategies your family can use to make life with Parkinson's disease better?* Living with a chronic, degenerative disease can challenge even the strongest individuals and the most caring families. Join us to understand the cognitive, behavioral, and emotional aspects of the disease and their impact on family constellations. This free morning seminar offers families new strategies for coping, finding hope, and living fully in the face of the challenges presented by Parkinson's disease.

### Speakers

**Joseph H. Friedman, MD** is Professor and Chief at the Division of Movement Disorders of Warren Alpert Medical School of Brown University and at Butler Hospital in Providence, RI. He is clinical director of the APDA information and referral center in RI and serves on the editorial boards of *Parkinsonism and Related Disorders* and *Movement Disorders*. His book, *Brain and Behavior*, highlights his research on the behavioral aspects of PD.

**David Rintell, EdD** is on the staff of the Partners MS Center at the Brigham & Women's Hospital in Boston, the Partners Pediatric MS Center at Massachusetts General Hospital in Boston, and the MS Clinic of Metro West Medical Center in Framingham, MA. He is a Clinical Instructor in Psychiatry at Harvard Medical School and is also on the faculty of the Brandeis University Genetic Counseling Program. He has presented on PD to patients and families throughout New England.

Breakfast Served. Please RSVP to [parkinsons@jfcsboston.org](mailto:parkinsons@jfcsboston.org) or 617-614-2213.

# **MCOA Briefs: News You Should Know**

## **Massachusetts Equipment Distribution Program**

On behalf of the Massachusetts Equipment Distribution Program (MassEDP), a division of the State 911 Department, we are contacting Council on Aging centers throughout the state to help disseminate information about our program. MassEDP provides adaptive telephone equipment to people who have difficulty using the telephone due issues such as hearing loss or vision loss. This enables them to have the opportunity to enjoy clear, independent phone communications and the ability to contact 911 in the event of an emergency. The specialized telephone equipment is offered to people with a permanent disability for little or no cost, depending on income level. These disabilities include: deaf/hard of hearing, blind/low vision, motion, cognitive, and speech. There are three eligibility requirements:

1. Residency in Massachusetts
2. Permanent disability that can be verified by a MA physician
3. Residential phone service

There are several different types of equipment, each offering special benefits based on disability. MassEDP Field Advisors are available for on-site presentations at your facility.

For more info and a complete list of equipment, please visit [www.massEDP.com](http://www.massEDP.com) or call 1-800-300-5658.

In addition, if you are interested in having one of our Field Service Advisors come to your facility and speak to your clients about this program please contact me at [Noelle.merchant@state.ma.us](mailto:Noelle.merchant@state.ma.us) or 508-821-7205.

Thank you, **Noelle Merchant**, Public Education Coordinator

State 911 Department, 1380 Bay Street, Building B, Taunton, MA 02780

Phone: 508-828-2911 Direct: 508-821-7205 Fax: 508-828-2585 [www.mass.gov/e911](http://www.mass.gov/e911)

## **Veterans Affairs (VA) Benefit Summary**

There is a booklet available that summarizes benefits program of the Department of Veterans Affairs (VA) for which Veterans and their families may be eligible. Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. Some VA benefits require service during wartime. Applications for VA benefits can be submitted online. This document can also be downloaded in PDF format in Spanish. This information has recently been updated, and can be read by visiting this link:

[http://www.disability.gov/benefits/other\\_benefits\\_programs/veterans\\_&\\_military](http://www.disability.gov/benefits/other_benefits_programs/veterans_&_military)

This information is provided at no charge by Disability.gov. There is a subscription service available at: [support@govdelivery.com](mailto:support@govdelivery.com) See: <http://www.mcoaonline.com/content/consumer/veterans.php>

## **2010 Additional Prescription Savings**

~~~Save Money and Twist with Chubby Checker ~~~

Have you seen the Social Security ads with Chubby Checker? There's a new "Twist" in the law that makes it easier to apply for "Extra Help" for prescription drugs.

Social Security no longer counts life insurance or aid from others as income. More people can now get help with Medicare drug plan coverage. Income has to be less than \$16,245 for an individual and \$21,855 for a couple; resources have to be under \$12,510 for an individual and \$25,010 for a couple.

Apply on-line at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call Social Security at 1-800-772-1213. Or you can contact your local SHINE counselor at 1-800-AGE-INFO (1-800-243-4636) and press "3" when prompted. Check out the new "Twist!" (Spanish and other language brochures are available also.)

Emmett H. Schmarsow, Program Manager for Councils on Aging and Senior Centers,

Executive Office of Elder Affairs, 1 Ashburton Place, 5th Fl., Boston MA 02108 — (800) 698-9723 — (617) 222-7471 — (617) 727-9368 (fax) — [emmett.schmarsow@state.ma.us](mailto:emmett.schmarsow@state.ma.us)

## **MCOA Fall 2009 Conference: LINKS to Exhibitors**

<http://www.mcoaonline.com/content/2010conference/index.php>

## **MCOABriefs: News You Should Know, continued**

### **Tax Workoff, State Ethics Commission**

Whether or not you attended the Property Tax work-off brainstorming session on Friday at MCOA, you may want to review this ruling that the State Ethics Commission made in regard to the Town of Groton (in 2004). Note that the Treasurer-Collector's office is the administrator of the program in that town - that is not always the case - and that they are quoting out-of-date minimum wage and are at the lowest abatement (\$500).

<http://www.mcoaonline.com/content/consumer/property-tax.php> Norma Simons Fitzgerald, MSW, LICSW, Executive Director, Sharon Council on Aging, office: 1-781-784-8000, fax: 1-781-784-6126

### **MCOA Briefs: Member Request**

**Looking for a ZUMBA instructor** Chelsea is looking for a ZUMBA instructor... Does anyone have a name they can email me. Gracias!! Tracy M. Nowicki, Director, City of Chelsea Elder Affairs, 10 Riley Way, Chelsea, MA 02150 617-466-4370 (w) — 617-466-4379 (f)

**By-Law Changes for COAs** Our COA needs to change their by-laws at the annual Town Meeting. Presently the COA has 11 members and they want to make 2 of those positions for those who do not live here but work in this community. They need the talent of those non-residents who have numerous connections to additional funding resources and business experience. This talent could have a great impact for us. Has any other COA made a change like this? If you can email me, I would be grateful for any input. Thanks. Mary C. Parcher, Director of Elder Services, Callahan Center, Town of Framingham, 535 Union Avenue, Framingham MA 01702 — Telephone: 508-532-5980 — Facsimile: 508-620-4890

**Promoting Staff Development?** "The Weston COA is seeking to promote staff development. We are interested in knowing:

1. How do you fund staff development?
2. How may staff use working hours or how are working hours granted for development purposes?

We would also like to know how development resources are apportioned among staff. For example, do part-time staff receive different benefits from full time staff? Are travel, registration or lodging costs allocated in some way? Do you differentiate between professional staff and other staff? If you have written policies governing staff development, could we have a copy? Please contact Eileen Bogle at [bogle.e@westonmass.org](mailto:bogle.e@westonmass.org) or 781-893-0154

**Seekonk seeks Building & RFPs** The town of Seekonk seeks to purchase a building to renovate for a new Senior Center. If you have built, purchased or rehabbed your Senior Center during the past several years or are about to build, purchase or renovate same, please forward a copy of any RFP you may have issued to: Carol Bragg, Seekonk Human Services, 320 Pleasant Street, Seekonk, MA 02771 or send electronically to: [cbragg@seekonk-ma.gov](mailto:cbragg@seekonk-ma.gov) — Thanks from Bernie Huck, Seekonk Human Services

## **MCOABriefs: Candidate(s) Sought for Statewide Commission-PCA Personal Care Attendant Quality Home Care Workforce Council**

*This is an MCOA Slot – Candidate to be recommended by us*

The Council is looking for a new member. The Council, a nine-member body, meets every other month in Boston and is charged with stabilizing and improving the Personal Care Attendant workforce. Current Council projects include bargaining with the union representing PCAs and operating a web-based directory to make locating possible PCAs easier. **The new member must be a consumer of MassHealth PCA services.** If you are interested, please call David Stevens of the Massachusetts Councils on Aging at (413) 527-6425. For more information on the Council, go to [www.mass.gov/pca](http://www.mass.gov/pca) or call Jack Boesen at 617-210-5083.

**MCOA Briefs: Job Opportunity — Shirley COA – PT Outreach Worker**

The Town of Shirley is seeking a qualified individual to fill the contract worker position of part-time Outreach Worker supporting Shirley Seniors. The position will be 12 hrs/week until June 30th (Grant funded) and 8 hrs/wk for FY 11. You will work under the direction of the COA Director to assist senior citizens and their families, with an emphasis on indentifying and assisting the frail, isolated or disabled seniors and their caregivers and in understanding, coping with and resolving problems. The Outreach worker will provide information and referral, statistical tracking on service provided and assist with senior service programs. Position requires theoretical or technical knowledge of gerontology and the human services equivalent to a degree in a related field, such as gerontology, human services, and/or counseling or equivalent experience as an outreach worker or COA director, also Computer literacy. A BSW or Associates is preferred. This is a 12-hour/week contract worker position with no benefits and FY 10 is grant funded only. The position is funded to continue thru FY11 as an 8 hr/week role. The salary is \$14.00 per hour. Please e-mail your letter of introduction and resume to [coadirector@shirley-ma.gov](mailto:coadirector@shirley-ma.gov) or mail it to COA director, 7 Keady Way; Shirley MA. 01464. **Applications will be accepted until Friday, March 19th, 2010 or until a suitable candidate has been selected.** The Town of Shirley is an EOE.

**MCOABriefs: News You Should Know- from Emmett Schmarsow/EOEA**

Please know that President Barack Obama has recorded a public service announcement (PSA) encouraging national participation in the 2010 Census. The 30-second PSA released by the U.S. Census Bureau asks every household to take 10 minutes to answer the 10 questions on the 2010 Census form and to mail it back.

The PSA (and a 20-second version) are at <http://2010census.gov/> Public broadcasting stations are encouraged to broadcast the PSA through April following their standard procedures appropriate for a national public awareness campaign. For more information about this message and this effort, please visit <http://2010.census.gov/news/releases/operations/president-obama-message.html>

The 2010 Census is a count of everyone living in the United States and is mandated by the U.S. Constitution. Census data are used to apportion congressional seats to states, to distribute more than \$400 billion in federal funds to tribal, state and local governments each year and to make decisions about what community services to provide. The 2010 Census form will be one of the shortest in U.S. history, consisting of 10 questions, taking about 10 minutes to complete. Strict confidentiality laws protect the respondents and the information they provide.

It is vitally important to elder funding that all residents complete and forward the census as soon as it is received!

To learn how to be a partner in the 2010 Census effort, please visit <http://2010.census.gov/partners/>

This may be in Spanish or other languages. If you wish to inquire further, I suggest you contact

<http://2010.census.gov/news/releases/operations/president-obama-message.html> .

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**Discover the MCOA Bulletin Board**

[http://www.mcoaonline.com/members\\_only/mcoabb/](http://www.mcoaonline.com/members_only/mcoabb/)

(Right-Click on the open Bulletin Board to save an icon to your Desktop.)

# MCOABriefs: Personnel Update

## With Sadness: MCOA Extends Condolences to

To Norma Maroney, Lee COA, and her family for the loss of her grandson, Roger Wilson, who died from heart failure. He was 21.

## Congratulations to

- **Laurie Cassidy** who will leave her current position of AAA Director for Greater Springfield Senior Services and assume the Directorship of the **West Springfield COA**.
- **Carolyn Villers, Executive Director of Mass Senior Action** gave birth to a healthy baby girl around 3:30 am on Friday February 19th. Her name is Zaria Imani Charles. Both mother and daughter are doing well.
- **Northborough Senior Center's Grand Opening** is scheduled for 3/21/10 from 1-3 p.m.

## Updated Contact Information

### Abington COA Co-Directors

Suzanne Djusberg & David Klein, Co-Directors, Abington Council on Aging  
441 Summer Street, Abington, MA 02351  
PH: (781) 982-2145  
E: [COADirector@Abingtonmass.com](mailto:COADirector@Abingtonmass.com)

### Bedford COA Co-Directors

Kathy Mull – [kmull@town.bedford.ma.us](mailto:kmull@town.bedford.ma.us)  
Pat LeVan – [plevan@town.bedford.ma.us](mailto:plevan@town.bedford.ma.us)  
General email address: [coa@town.bedford.ma.us](mailto:coa@town.bedford.ma.us)

### Lincoln COA

Carolyn Bottum – [bottumc@lincolntown.org](mailto:bottumc@lincolntown.org)

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# MCOABriefs: News You Should Know



[www.MyMedicareMatters.org](http://www.MyMedicareMatters.org)

The Social Security Administration has approved early onset Alzheimer's Disease and several other dementias for Social Security's disability benefits compassionate allowance program, meaning that people with these conditions can get Social Security disability benefits much quicker.

To learn more about this exciting development and about two training opportunities coming up this week, read the [MyMedicareMatters weekly update](http://www.mymedicarecommunity.org/showthread.php?p=4947). <http://www.mymedicarecommunity.org/showthread.php?p=4947>

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# Social Security

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## Local Bulletin

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Social Security Administration  
70 Bond Street, Springfield, MA 01104 (413) 785-5891 X3064

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CONTACT: DAN MORASKI

MARCH 2010

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### Medicare Part B Open Season Is Closing Soon

If you are eligible for Medicare Part B medical insurance, but you didn't sign up for it when you first became eligible for Medicare, you have another opportunity to apply. Open season for Medicare Part B runs from January 1 until March 31, 2010. Better to act early than late — if you miss the deadline, you will have to wait until 2011 to apply.

Medicare Part B covers some medical expenses not covered by Medicare Part A (hospital insurance), such as doctors' fees, outpatient hospital visits, and other medical services and supplies.

When you first become eligible for hospital insurance (Part A), you have an initial enrollment period of seven-months in which to sign up for medical insurance (Part B). After that, you have to pay a higher premium — unless the reason you declined Part B was because you were covered through an employer's group health plan or a group health plan based on a spouse's employment.

You are given another opportunity to enroll in Part B during the general enrollment period, from January 1 to March 31 of each year. But each 12-month period that you are eligible for Medicare Part B and do not sign up, the amount of your monthly premium increases by 10 percent.

Medicare is made up of four parts:

- Hospital insurance (Part A) that helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care;
- Medical insurance (Part B) that helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance;
- Medicare Advantage (Part C) plans are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C; and
- Prescription drug coverage (Part D) that helps pay for prescription medications.

In addition, some people with limited income and resources may qualify for extra help to pay for the costs — monthly premiums, annual deductibles and co-pays — related to their Medicare prescription drug plan (Part D). You can learn more about the extra help at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).

You can learn more about Medicare by reading our electronic booklet, *Medicare* at [www.socialsecurity.gov/pubs/10043.html](http://www.socialsecurity.gov/pubs/10043.html). You also can call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778) to ask for a copy. Or visit the Medicare website at [www.medicare.gov](http://www.medicare.gov). You also can call Medicare at 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Just remember the Medicare Part B open season runs from January 1 to March 31.

## Social Security Showcases History in 75th Year

What you may not have realized when you rang in 2010 was that you also were ringing in the 75th anniversary of Social Security.

On August 14, 1935, President Franklin D. Roosevelt signed the Social Security Act into law. Since then, Social Security has been a cornerstone of our nation, touching the lives of almost every American at one time or another — for 75 years.



When President Roosevelt signed Social Security into law, he said, “The civilization of the past hundred years, with its startling industrial changes, has tended more and more to make life insecure. Young people have come to wonder what would be their lot when they came to old age. The man with a job has wondered how long the job would last. This law, too, represents a cornerstone in a structure which is being built but is by no means complete. It is, in short, a law that will take care of human needs and at the same time provide the United States an economic structure of vastly greater soundness.”

Change and economic insecurity were regular parts of everyday life in those days, just as they are today. Social Security is our nation’s most successful domestic program and has a rich history. We will be commemorating the anniversary throughout the year by showcasing milestones in Social Security’s 75-year history on our website. We encourage you to learn more by visiting Social Security’s History Page at [www.socialsecurity.gov/history](http://www.socialsecurity.gov/history).

## To Tax or Not To Tax: A Social Security Question

When it comes to Social Security benefits, you may be wondering who must pay taxes on them and who does not. Let’s look at the numbers.

If you file a federal tax return as an "individual" and your total income is more than \$25,000, then the answer for you is yes: you’ll have to pay federal taxes on your benefits. If you file a joint return and you and your spouse have a total income more than \$32,000, you’ll be expected to pay federal taxes as well. If your taxable income is below those thresholds, there is no need to pay taxes on your Social Security benefits.

If you need to pay taxes on a portion of your benefits, you will need your SSA-1099. This form shows the total amount of benefits received in the previous year and is used to find out whether any benefits are subject to tax. You will need to submit it when you complete your federal income tax return.

You already should have received your SSA-1099 for tax year 2009 in the mail — they were automatically mailed to all beneficiaries by January 31, 2010. If you receive Social Security and have not yet received a Form SSA-1099 for 2009, you can request a replacement online at [www.socialsecurity.gov/onlineservices](http://www.socialsecurity.gov/onlineservices). Or you can call Social Security’s toll-free number, 1-800-772-1213 (TTY, 1-800-325-0778) and ask for a replacement SSA-1099 to be mailed to you.

If you would like more information about paying taxes on your Social Security benefits, visit [www.irs.gov](http://www.irs.gov) and read Publication Number 915, *Social Security and Equivalent Railroad Retirement Benefits*. You also can call the Internal Revenue Service toll-free at 1-800-829-3676 (TTY, 1-800-829-4059).



## The New Mass Privacy Law:

The Massachusetts Privacy Law - 201 CMR 17 - requires all organizations and individuals that collect or maintain personal information of Massachusetts citizens to proactively take steps to protect this information when using, storing, transporting, or disposing of it. The law is one of the strictest in the United States, and its obligations are in many cases more arduous than HIPAA, DPPA, FERPA, FACTA, GLBA, FCRA, PCI and other federal and state laws or practices. Your business should be complying by March 1, 2010. In reality, many organizations are not ready for this.

**If you need help, we're offering a great interactive workshops <http://shop.ThePrivacyExperts.com/>**

### DOES THIS APPLY TO YOUR ORGANIZATION?

- Do you have employees?
- Do you accept payments by credit card or check?
- Do you have records that include: name along with social security number, drivers license number, state ID number, benefit number, credit card number, bank account number, or other financial accounts numbers - with or without passwords?

If you answer "YES" to any of these questions, the laws apply to you and your organization.

### IS YOUR ORGANIZATION ALREADY COMPLIANT?

- Do you have a comprehensive, written information security program ("WISP") applicable to all records containing personal information?
- Does the WISP include administrative and physical safeguards for personal information protection?
- Have you designated one of more employees to maintain the supervise WISP implementation and performance?
- Have you performed a personal information audit?
- Have you identified and evaluated reasonably foreseeable internal and external risks to paper and electronic records containing personal information?
- Have you trained all of your employees?
- Have you implemented disciplinary measures for violations of WISP policies?
- Have you taken reasonable steps to ensure third-party service providers are compliant with 201 CMR 17?
- Have you encrypted personal information that is stored on laptops, CDs, DVDs, memory sticks, USB drives, PDAs, and other portable devices?

If you answer "NO" to any of these questions or the questions contained on the following compliance checklist, you are not compliant.



## The New Mass Privacy Law: continued

### [Massachusetts Consumer Affairs & Business Regulations 201CMR17 Checklist](#)

#### HOW DO YOU GET COMPLIANT?

The Privacy Experts at eclecTechs and DFA Group and their partners provide small and medium businesses with reasonably priced practical solutions that will ease the burden of complying with this law.

We are offering free or low-cost seminars at various locations in Western Massachusetts. Please visit <http://shop.ThePrivacyExperts.com>, click on the GIANT "Privacy Law Seminars" button and register for one of our upcoming sessions.

This seminar will introduce the new Mass Privacy Law and give you information that you need to know in order to make your organization compliant. Topics will include:

- the burdens of the law;
- ways around the law [wishful thinking for most businesses];
- how to assess your exposure;
- the required "Written Information Security Program";
- computer system security;
- mandatory notification requirements;
- employee training; and,
- periodic review of your security program

If you have any questions or if you would like to host a seminar for your business group, please feel free to contact me at anytime. My direct office phone is 413-584-8600x301 and my e-mail address is [dflaherty@eclecTechs.com](mailto:dflaherty@eclecTechs.com)

Regards,

Dave Flaherty  
President



**COMMONWEALTH OF MASSACHUSETTS  
OFFICE OF CONSUMER AFFAIRS AND  
BUSINESS REGULATION**

10 Park Plaza – Suite 5170, Boston MA 02116  
(617) 973-8700 FAX (617) 973-8799  
[www.mass.gov/consumer](http://www.mass.gov/consumer)

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GOVERNOR

IMOTHY P. MURRAY  
LIEUTENANT GOVERNOR

GREGORY BIALECKI  
SECRETARY OF HOUSING AND  
ECONOMIC DEVELOPMENT

BARBARA ANTHONY  
UNDERSECRETARY

**201 CMR 17.00 COMPLIANCE CHECKLIST**

The Office of Consumer Affairs and Business Regulation has compiled this checklist to help small businesses in their effort to comply with 201 CMR 17.00. **This Checklist is not a substitute for compliance with 201 CMR 17.00.** Rather, it is designed as a useful tool to aid in the development of a written information security program for a small business or individual that handles “personal information.” Each item, presented in question form, highlights a feature of 201 CMR 17.00 that will require proactive attention in order for a plan to be compliant.

**The Comprehensive Written Information Security Program (WISP)**

- Do you have a comprehensive, written information security program (“WISP”) applicable to all records containing personal information about a resident of the Commonwealth of Massachusetts (“PI”)?
- Does the WISP include administrative, technical, and physical safeguards for PI protection?
- Have you designated one or more employees to maintain and supervise WISP implementation and performance?
- Have you identified the paper, electronic and other records, computing systems, and storage media, including laptops and portable devices, that contain personal information?
- Have you chosen, as an alternative, to treat all your records as if they all contained PI?
- Have you identified and evaluated reasonably foreseeable internal and external risks to paper and electronic records containing PI?
- Have you evaluated the effectiveness of current safeguards?
- Does the WISP include regular ongoing employee training, and procedures for monitoring employee compliance?
- Does the WISP include disciplinary measures for violators?
- Does the WISP include policies and procedures for when and how records containing PI should be kept, accessed or transported off your business premises?



Better businesses. Smarter consumers.



- Does the WISP provide for immediately blocking terminated employees' physical and electronic access to PI records (including deactivating their passwords and user names)?
- Have you taken reasonable steps to select and retain a third-party service provider that is capable of maintaining appropriate security measures consistent with 201 CMR 17.00?
- Have you required such third-party service provider by contract to implement and maintain such appropriate security measures?
- Is the amount of PI that you have collected limited to the amount reasonably necessary to accomplish your legitimate business purposes, or to comply with state or federal regulations?
- Is the length of time that you are storing records containing PI limited to the time reasonably necessary to accomplish your legitimate business purpose or to comply with state or federal regulations?
- Is access to PI records limited to those persons who have a 'need to know' in connection with your legitimate business purpose, or in order to comply with state or federal regulations?
- In your WISP, have you specified the manner in which physical access to PI records is to be restricted?
- Have you stored your records and data containing PI in locked facilities, storage areas or containers?
- Have you instituted a procedure for regularly monitoring to ensure that the WISP is operating in a manner reasonably calculated to prevent unauthorized access to or unauthorized use of PI; and for upgrading it as necessary?
- Are your security measures reviewed at least annually, or whenever there is a material change in business practices that may affect the security or integrity of PI records?
- Do you have in place a procedure for documenting any actions taken in connection with any breach of security; and does that procedure require post-incident review of events and actions taken to improve security?

#### **Additional Requirements for Electronic Records**

- Do you have in place secure authentication protocols that provide for:
  - Control of user IDs and other identifiers?
  - A reasonably secure method of assigning/selecting passwords, or for use of unique identifier technologies (such as biometrics or token devices)?
  - Control of data security passwords such that passwords are kept in a location and/or format that does not compromise the security of the data they protect?
  - Restricting access to PI to active users and active user accounts?
  - Blocking access after multiple unsuccessful attempts to gain access?
- Do you have secure access control measures that restrict access, on a need-to-know basis, to PI records and files?

- Do you assign unique identifications plus passwords (which are not vendor supplied default passwords) to each person with computer access; and are those IDs and passwords reasonably designed to maintain the security of those access controls?
- Do you, to the extent technically feasible, encrypt all PI records and files that are transmitted across public networks, and that are to be transmitted wirelessly?
- Do you, to the extent technically feasible, encrypt all PI stored on laptops or other portable devices?
- Do you have monitoring in place to alert you to the occurrence of unauthorized use of or access to PI?
- On any system that is connected to the Internet, do you have reasonably up-to-date firewall protection for files containing PI; and operating system security patches to maintain the integrity of the PI?
- Do you have reasonably up-to-date versions of system security agent software (including malware protection) and reasonably up-to-date security patches and virus definitions?
- Do you have in place training for employees on the proper use of your computer security system, and the importance of PI security?





The Commonwealth of Massachusetts  
Executive Office of Health and Human Services  
Department of Public Health  
250 Washington Street, Boston, MA 02108-4619

DEVAL L. PATRICK  
GOVERNOR

TIMOTHY P. MURRAY  
LIEUTENANT GOVERNOR

JUDYANN BIGBY, MD  
SECRETARY

JOHN AUERBACH  
COMMISSIONER

## Spring Regional *Keep Moving* Walks

February 3, 2010

Dear Walking Club Leader:

The ***Keep Moving*** Program invites you and your walking club to participate in upcoming Spring Regional *Keep Moving* walks to celebrate senior fitness and to meet other walkers from around the state.

The walks will take place on the dates and times noted on the enclosed registration form **RAIN OR SHINE**. Dress for the weather! **Registration and warm up start at 10:30 a.m. Walks start at 11:00 a.m.** and conclude at 1 p.m. (Exception: the Greater Boston Senior Games walk-meet at 11:30 a.m.) For inclement weather cancellation notices, please check the message at 617-624-5972 on the day of the walk.

There will be one-mile and three-mile walking routes. Bring a picnic lunch to enjoy following the walk! Picnic tables are available at the walk sites.

Enclosed are the walk locations and directions to the sites. All walkers will receive a complimentary gift. Please complete the enclosed registration form and return it by **April 26, 2010**.

*Keep Moving* clubs are encouraged to explore transportation options with *Keep Moving* clubs in surrounding communities. There is limited transportation assistance available to *Keep Moving* clubs. Please contact Ed Pomfred at (617) 624-5972 or [edward.pomfred@state.ma.us](mailto:edward.pomfred@state.ma.us) to discuss transportation assistance. Make your travel arrangements early.

Sincerely,

Ed Pomfred, Director  
*Keep Moving* Program

*Keep Moving* is supported by the Massachusetts Department of Public Health, the Massachusetts Executive Office of Elder Affairs, the Massachusetts Councils on Aging and Senior Center Directors, and Blue Cross Blue Shield of Massachusetts.



# Regional Spring Walks

## GREATER BOSTON SENIOR GAMES

UMass Boston, 100 Morrissey Blvd.  
Dorchester, MA  
**Saturday, May 15, 2010**

## MOORE STATE PARK

Sawmill Road  
Paxton, MA  
**Tuesday, June 15, 2010**

## D.W. FIELD PARK

Fuller Craft Museum Tour  
Oak Street, Brockton, MA  
**Wednesday, May 26, 2010**

## JAN MARBLE MEMORIAL WALK

Fort Independence Tour  
2000 Day Boulevard  
Castle Island, S. Boston, MA  
**Monday, June 21, 2010**

## CAPE COD CANAL

Herring Run Recreational Area  
Bourne, MA  
**Friday, June 11, 2010**

Walks begin with registration and warm-up at 10:30 A.M.  
There are one-mile and three-mile walking routes.

Walks will be held RAIN or SHINE. Meet **Keep Moving** walkers from across the state.  
Bring a picnic lunch. Make new friends!

**Keep Moving** club leaders should contact Ed Pomfred to discuss transportation scholarship assistance. Please make your transportation arrangements early. For more information contact Ed Pomfred: 617-624-5972 or e-mail: [edward.pomfred@state.ma.us](mailto:edward.pomfred@state.ma.us)

The MA Department of Public Health and Blue Cross Blue Shield of Massachusetts support the **Keep Moving** program in partnership with the MA Executive Office of Elder Affairs and the MA Councils on Aging and Senior Center Directors.



If you are deaf or hard of hearing, or are a person with a disability who requires accommodation, contact Ed Pomfred: 617-624-5972 or TTY: 617-624-5992 or e-mail: [edward.pomfred@state.ma.us](mailto:edward.pomfred@state.ma.us) by April 26, 2010.

## Directions to **KEEP MOVING** Regional Spring Walks

### **GREATER BOSTON SENIOR GAMES**

UMass Boston

100 Morrissey Boulevard, Dorchester, MA

Saturday, May 15, 2010

Meet at 11:30 a.m. at the Sugar Bowl, UMass Boston

**MBTA:** Take the Red Line to JFK/UMass Station. A free shuttle bus will carry you to the campus.

**Commuter Rail:** Take the commuter rail to the JFK/UMass station from the South Shore on the Middleboro and Plymouth lines.

**By car from the north:** Take Interstate 93 South through Boston to Exit 15 (Columbia Road/JFK Library). Take a left at the end or the ramp onto Columbia Road, and then take your first right in the rotary. Follow the University of Massachusetts signs along Columbia Road and Morrissey Boulevard to the campus.

**By car from the south:** Take Interstate 93 North to exit 14 (Morrissey Boulevard/JFK Library) and follow Morrissey Boulevard north to the campus.

**By car from the west:** Take the Massachusetts Turnpike (Interstate 90) east to Interstate 93. Take I-93 South one mile to Exit 15 (JFK Library/South Boston/Dorchester). Take a left at the end or the ramp onto Columbia Road, and then take your first right in the rotary. Follow the University of Massachusetts signs along Columbia Road and Morrissey Boulevard to the campus.

**Campus parking fee: \$6.00.**

---

### **D.W.FIELD PARK,**

Fuller Craft Museum tour

Oak Street, Brockton, MA

Wednesday, May 26, 2010

Meet at Oak St. Park entrance at 10:30 a.m.

<http://www.dwfieldpark.com/index1.html>

From the south: Route 24 North to exit 18 B

Follow directions below From Exit 18B\*

From the north: Route 93 South, pass through Boston

SE Expy/I-93 S/RT-3 S/US-1 S toward Quincy/Cape Cod

Continue to follow I-93 S/US-1 S

Take exit 4 on the left to merge onto RT-24 S toward Brockton (See below from exit 18 B)\*

From the west: Take Mass Pike Route 90, east towards Boston.

Take exit 14 to merge onto I-95 S/RT-128 S toward S Shore

Continue on I-93 N/US-1 N (signs for I-93 N/Boston/Braintree/US-1 N)

Take exit 4 on the left to merge onto RT-24 S toward Brockton (See below from exit 18 B)\*

\*From exit 18 B Head towards Stoughton, take Right on North Pearl Street,  
Take a Right on Oak Street,  
Pass Greek Orthodox Church, Pass Fuller Craft Museum,  
Park entrance on Oak Street on left hand side, Park in lot on left hand side.

---

## **CAPE COD CANAL**

Herring Run Recreational Area  
Bourne, MA  
Friday, June 11, 2010  
Meet at the Herring Run Visitors Center at 10:30 a.m.

<http://www.nae.usace.army.mil/recreati/cc/recreation/recremap.htm>

Follow Route 495 South toward Cape Cod and the Bourne Bridge. (It becomes Route 495 and Route 25).

Take the last exit (exit 1) before the bridge.

DO NOT GO OVER THE BOURNE BRIDGE. This will take you to a rotary.

Go  $\frac{3}{4}$  way around rotary to Bourne Scenic Highway. (You will be going under the Bourne Bridge).

Go past the Bourne Scenic Park on your right.

Continue approximately 2 miles and watch for the Herring Run Visitors Building and parking lot. Park on the left side of the visitor center if possible.

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## **MOORE STATE PARK**

Sawmill Road  
Paxton, MA  
Tuesday, June 15, 2010  
Meet at park entrance at 10:30 a.m.

<http://www.mass.gov/dcr/parks/central/more.htm>

From the northeast: Take Rte. 2 west. Take Rte 2 to Rte. 190 toward Worcester  
Take exit 5, Rte. 140.

Take Rte. 140 north to traffic light. Turn left.

Follow to the end; turn right toward Holden.

Follow to the end; turn left. This is Rte. 31.

Follow Rte. 31 south through Holden center, crossing Rte. 122A, through Paxton center, Intersection of Rtes. 31, 122, and 56.

Follow Rte. 31 south 1  $\frac{1}{4}$  mile to the Moore State Park entrance on the right.

From the south: Take Rte. 495 south to Rte 290 west.

Take Exit 18; turn right.

At 2nd set of lights turn right; go up the hill between the old Courthouse and the Auditorium.

Go straight through every intersection, following the Worcester Airport signs, which will take you onto Rte. 122 north at Tatnuck Square.

Go past the Airport entrance; continue on Rte. 122 to Paxton Center, just a few miles.

At the center turn left onto Rte. 31 south, intersections of Rtes. 122, 31 and 56.

Moore State Park entrance is 1 ¼ miles on the right.

From the northwest: Take Rte. 2 east to Rte. 32 south to Rte. 122 south to Paxton Center Intersections of Rtes. 122, 31, & 56.

Turn right on Rte. 31 south; Moore State Park entrance is 1 ¼ miles on the right.

From the southwest: Take the Mass Pike east to the Sturbridge exit.

Take Rte. 20 east to Rte. 49 north.

Follow Rte. 49 to Rte. 9 in Spencer.

Follow through to Spencer center; turn left onto Rte. 31 north.

Follow Rte. 31 north into Paxton; Moore State Park entrance is on the left.

From the Pike: Take Auburn exit; get on Rte. 20 west.

Take Rte. 20 west to Rte. 56 north.

Turn right onto Rte. 56 north through Leicester center. You'll cross Rte. 9; continue on Rte. 56 north.

Rte. 56 will come to a T at Rte. 122 in Paxton.

Turn left on Rte. 122/56; continue 1 mile to Paxton center.

Center is intersections of Rte. 122, Rte. 31 and Rte. 56.

Turn left onto Rte. 31 south.

Moore State Park entrance is 1 ¼ miles south on Rte. 31.

Meet at the State Park entrance at 10:30 a.m.

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## **Jan Marble Memorial Walk,**

Fort Independence Tour

2000 Day Boulevard

Castle Island, South Boston, MA

Monday, June 21, 2010

Meet at base of Fort Independence at 10:30 a.m.

<http://www.mass.gov/dcr/parks/metroboston/castle.htm>

**MBTA:** Red Line to Broadway Station, MBTA Bus #9 or #11 to the end of the line.

Walk to the right across Marine Park to the beach to the entrance of the fort.

**By car:** Rt. 3 (I-93) to JFK # 15 follow beach along William J. Day Boulevard, Castle Island is at the end of the Causeway.

**From the south:** Turn right at the bottom of the ramp.

**From the north:** Turn left at the bottom of the ramp.

Follow signs for South Boston – Castle Island

When you come to the rotary, go half way around and bear right onto Day Boulevard.

Follow the beach, passing the Metro Police Station and the Carson Beach Bathhouse located 100 yards from the station.

Follow Day Boulevard all the way to the very end.

## **Parking**

**Autos:** Park at the MDC lot near Sullivan's Restaurant.

**Buses:** Please drop off passengers at MDC lot and park buses in area marked for buses just outside of MDC lot. Look for the Keep Moving banner at the base of Fort Independen

# Keep Moving Spring Walks 2010

## Registration

PLEASE PRINT:

Name of Walking Club: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Address: \_\_\_\_\_  
Street

City

State

Zip code

Please circle the walks and provide the number of walkers that will be attending.

1. Greater Boston Senior Games, Umass Boston Harbor Campus  
100 Morrissey Boulevard, Dorchester, MA  
Saturday, May 15, 2010 (11:30 a.m. -1:00 p.m.)  
Number attending \_\_\_\_\_
2. D.W. Field Park and Fuller Craft Museum  
Tour of a unique craft museum. Tours being arranged for those interested and who have pre-registered. Club leaders, please indicate # wishing to take tour \_\_\_\_\_ Tour times to be announced.  
D.W.Field Park, Oak Street, Brockton, MA  
Wednesday, May 26, 2010 (10:30 a.m. -1:00 p.m.)  
Number attending \_\_\_\_\_
3. Cape Cod Canal, Herring Run Recreational Area  
Bourne, MA  
Friday, June 11, 2010 (10:30 a.m. -1:00 p.m.)  
Number attending \_\_\_\_\_
4. Moore State Park  
Sawmill Road, Paxton, MA  
Tuesday, June 15, 2010 (10:30 a.m. -1:00 p.m.)  
Number attending \_\_\_\_\_
5. Jan Marble Memorial Walk and Fort Independence Tour  
Castle Island, 2000 Day Blvd., South Boston, MA  
Monday, June 21, 2010 (10:30 a.m. -1:00 p.m.)  
Number attending \_\_\_\_\_

**Please return reservations by April 26, 2010**

Ed Pomfred, *Keep Moving* coordinator  
MDPH, 250 Washington St., 4<sup>th</sup> Floor  
Boston, MA 02108

FAX to: (617) 624-5075      Phone: (617) 624-5972      TTY: (617) 624-5992  
e-mail: edward.pomfred@state.ma.us

**MA Aging & Mental Health Coalition  
MISSION STATEMENT**  
MAMHC mission is to improve access to elder mental health services by the creation of a comprehensive mental health system for Massachusetts elders.

**CONTINUING EDUCATION  
INFORMATION**

**SW:** This program has been approved for 6 continuing education hours for licensure, in accordance with 258 CMR. Collaborative of NASW and the Boston College and Simmons College Schools of Social Work, Authorization Number D 41541.

**RN/LPN:** This program has been approved for 6 continuing education hours for RN's and LPN's.

***We Thank our Sponsors!***



**MASSACHUSETTS  
AGING  
AND  
MENTAL HEALTH  
COALITION  
*Annual Conference***

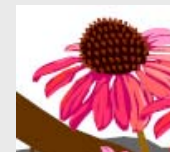


**FRIDAY  
APRIL 30, 2010**

**RISK & SAFETY BEHAVIORS:  
CHALLENGES IN SERVICE  
DELIVERY FOR ELDERS**

**HOGAN CENTER  
COLLEGE OF THE HOLY CROSS  
ONE COLLEGE STREET  
WORCESTER, MA. 01610**

# MA AGING & MENTAL HEALTH COALITION ANNUAL CONFERENCE, APRIL 30, 2010



## PROGRAM SCHEDULE

8:00 a.m.  
Registration and  
Continental Breakfast

8:30-9:00 a.m.  
*Welcome*  
*Dealing with Depression in a Recession*

Frank E. Baskin, LICSW  
Jim Callahan, Executive Director  
Hawthorn Services, MAMHC Chair

9:00 a.m.  
*Panel Presentation*  
*Depression and Substance Abuse:*  
*Provider & Family Caregiver Perspectives*  
*on Risk & Safety*

Judith Karpinski, MSW,  
Clinician, Mental Health and Outreach  
Services, Family Services of Greater  
Boston.

Anita Albright, MA  
Director, Healthy Aging and Disability  
Unit, DPH

Debra Dowd-Foley, BS,  
Caregiver Specialist, Elder Services of  
Worcester Area, Inc.

10:30 a.m.

10:45 a.m.  
*Keynote Speaker*

Frederic G. Reamer, Ph.D.  
Professor, School of Social Work,  
Rhode Island College

*Ethical and Risk-Management Challenges*  
*in the Delivery of Services to Elders:*  
*"Implications for Human Service*  
*Professionals".*

12:15 p.m. Luncheon

12:45 p.m.  
*Linking Research,*  
*Education and Advocacy*

Faith Little, MSW, Project Director,  
UMass Medical School  
Steve Corso, MSW, Director of Strategic  
Initiatives, BayPath Elder Services

1:45 p.m.  
*Talking with Dolores:*  
*A one-act play about aging, life-and-death*  
*choices, and saving room for dessert*  
Dee O'Connor, Playwright  
Steve Henderson, Director

3:15 p.m. CEU Distribution

For directions to Hogan Center at Holy Cross  
<http://www.holycross.edu/directions/hogan.html>  
FOR QUESTIONS ON REGISTRATION

## REGISTER TODAY SPACE IS LIMITED !

Name \_\_\_\_\_

Title \_\_\_\_\_

Organization: \_\_\_\_\_

Mailing  
Address \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

~~~~~  
**\*\* IF APPLYING FOR CEU'S \*\***  
**Circle CEU's applying for**

**SW                      RN/LPN**

**License #** \_\_\_\_\_

~~~~~  
**EARLY BIRD REGISTRATION FEE \$40.00**  
Registration Fee must be received and Registration  
Form must be postmarked by **April 16, 2010.**

**Registrations postmarked after April 16, will be**  
**charged the regular rate \$50.00**

Make all checks payable to C.E.M.A.C.A  
Mail Registration form and Fee to:  
**C.E.M.A.C.A**  
128 Providence Street, Box 12  
Worcester, MA. 01604