

# SENIOR NEWSLETTER

Middlebury Senior Center  
1172 Whittemore Road, Middlebury, CT  
203-577-4166—Phone

E-mail: [jcappelletti@middlebury-ct.org](mailto:jcappelletti@middlebury-ct.org)  
Hours: Monday through Friday 9:00am—1:00pm

Website: [www.middlebury-ct.org](http://www.middlebury-ct.org)



## Department of Social & Elderly Services

### Mission Statement

The Department of Social Services and Elderly Services is a focal point for all town residents who seek public services. We provide aid in time of crisis, both financial as well as service oriented. We furnish state-administered programs through referrals in order to see that each resident is provided with a standard in conducting their lives.

To the elderly community we are constantly seeking to improve their quality of life by educating them in new concepts of living. We keep our elderly active in the community through volunteerism as well as educational and recreational programs. We continue to keep them up to date through informative group sessions which enhance their personal development.

As changes occur in our world, our goal is to re-adapt programs so that our citizens can keep in step with the rest of the community.



**December  
2022**

### Department Staff

JoAnn Cappelletti	Director
Ashley Norton	Dispatcher
Angela Leveille	Publications & Programs
Kathleen Patton	Bus Driver
Sean Howard	Computer Lab

### Commission on Aging

Judy Mirrer, Chairperson  
Jean Hansen  
Noa Miller  
Ann Spierto  
Nancy Pun  
Nancy Mastroianni  
Ann Zimkus  
JoAnn Cappelletti ( Director of  
Elderly & Social Services)  
Ralph Barra (Liaison)

**Town of Middlebury**  
**Department of Social & Elderly Services**  
**Shepardson Community Building**  
**1172 Whittemore Road**  
**Middlebury, CT 06762**

Phone 203-577-4166  
jcappelletti@middlebury-ct.org  
Discover our Website: [www.middlebury-ct.org](http://www.middlebury-ct.org)



### Notifying the Public Under Title VI

The Town of Middlebury operates its programs and services without regard to race, color, and national origin in accordance with Title VI of the Civil Rights Act. Any person who believes she or he has been aggrieved by any unlawful discriminatory practice under Title VI may file a complaint with the Town of Middlebury.

For more information on the Town of Middlebury's civil rights program, and the procedures to file a complaint, contact JoAnn Cappelletti 203-577-4166 ext. 707; email [jcappelletti@middlebury-ct.org](mailto:jcappelletti@middlebury-ct.org); or visit our administrative office at 1172 Whittemore Road. For more information, visit [www.middlebury-ct.org](http://www.middlebury-ct.org).

A complainant may file a complaint directly with the Federal Transit Administration by filing a complaint with the Office of Civil Rights Attention; Title VI Program Coordinator, Connecticut Department of Transportation, Bureau of Public Transportation, Complaint Department, 2800 Berlin Turnpike, Newington, CT 06111.

If information is needed in another language, contact 203-577-4166 ext. #1

Si se necesita informacion en otro idioma, comuniquese al 203-577-4166 ext. 1



December contains the winter solstice in the Northern Hemisphere, the day with the fewest daylight hours, and the summer solstice in the Southern Hemisphere, the day with the most daylight hours (excluding polar regions in both cases). December in the Northern Hemisphere is the seasonal equivalent to June in the Southern Hemisphere and vice versa. In the Northern hemisphere, the beginning of the astronomical winter is traditionally 21 December or the date of the solstice.

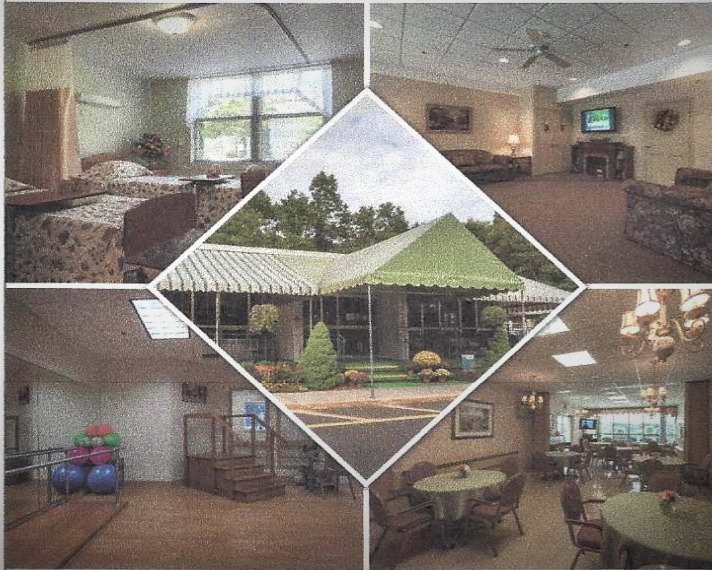
Meteor showers occurring in December are the Andromedids (September 25 – December 6, peaking around November 9), the Canis-Minorids (December 4 – December 15, peaking around December 10–11), the Coma Berenicids (December 12 to December 23, peaking around December 16), the Delta Cancrids (December 14 to February 14, the main shower from January 1 to January 24, peaking on January 17), the Geminids (December 13–14), the Monocerotids (December 7 to December 20, peaking on December 9. This shower can also start in November), the Phoenicids (November 29 to December 9, with a peak occurring around 5/6 December), the Quadrantids (typically a January shower but can also start in December), the Sigma Hydrids (December 4–15), and the Ursids (December 17-to December 25/26, peaking around December 22).

**HAPPY  
HOLIDAYS**




midconhome.com  
203.758.2471

Family Owned and Operated



Offering Short & Long Term Care

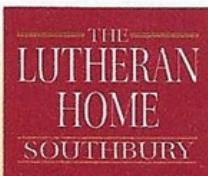
778 Middlebury Road, Middlebury | 203-758-2471 

## Get **READY FOR HOME** at Lutheran Home

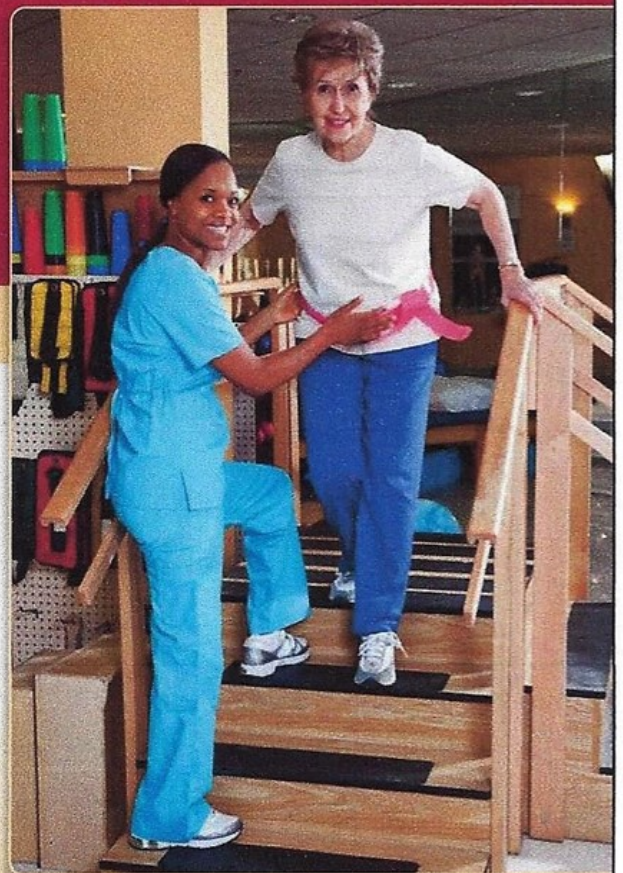
### 2016 5-STAR MEDICARE RATING

Welcome to the first rehab program personalized for you. From your own Resident Service Liaison checking in each day, to a CNA Companion program for a smooth transition, and therapies offered 7 days a week, our Center for Short-term Rehabilitation is your place to get ready for home.

Call 203-264-9135 to Pre-book your stay or learn more.



990 Main Street, North  
Southbury, CT 06488  
**203.264.9135**  
www.lhsouthbury.org



# Town of Middlebury

Department of Social and Elderly Services  
Shepardson Community Building  
1172 Whittemore Road  
Middlebury, CT 06762  
Phone: 203-577-4166  
Fax: 203-577-4173  
E-mail: [jcappelletti@middlebury-ct.org](mailto:jcappelletti@middlebury-ct.org)



## GUIDELINES FOR MINI-BUS PASSENGERS

Passengers must be Middlebury residents 60 years or older or handicapped. Driver will assist passengers on and off bus if necessary. The driver is neither a chauffeur nor servant and should not be expected to:

- Do any tasks or errands for you
- Do any shopping of any kind
- Handle money for banking, postage or bill paying

Reservation for rides must be made at least one day in advance by calling the Senior Center at 203-577-4166, Monday through Friday between the hours of 9am and 1pm. Messages left after 1pm are not considered one day advance reservations. Your itinerary must be stated as well as name, address and telephone number. Reservations cannot be made with the driver while on the bus.

The following must be observed:

- Due to scheduling, the bus may arrive from 15 minutes before to 15 minutes after your scheduled reservation. You must be ready within these times.
- Use seat belts at all times – no exceptions will be permitted.
- Upon arrival, vacate the bus immediately and clear the doorway to avoid accidents.
- Have your donation ready when entering the bus.

Medical appointments are given priority. It is advisable to check with the office prior to making doctors' appointments to determine the best date and time that the bus can provide you with the best service.

In the event of inclement weather, and the mini bus is cancelled, there will be an announcement over radio station WATR and TV channels 3 & 8 after 7am.

The mini bus operates 8:30am to 2:30pm, Monday through Friday.

Suggested donation for this service is .50 cents, one way, within the Town of Middlebury and \$1.50 one way, to surrounding towns.

If there are any changes to your advance reservation, you must let the office know in advance.

Passengers not complying with these regulations may have to find alternate methods of transportation. After 3 no shows, passengers will be suspended from using the mini bus for 30 days.

**Have our Newsletter  
Mailed to Your Home Every Month**  
Cut out and mail this Form

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Please enclose a check for \$9.00 made payable to  
The Middlebury Senior Center and mail to:

Department of Social Services  
1172 Whittemore Road  
Middlebury, CT 06762

# **GWDT**

## **Dial – A – Ride**

**One day a week each municipality will have the**

***Dial-A-Ride Transportation***  
**Available for eligible**

**Seniors (ages 60 & Over) and the Disabled.**

**Transportation available for shopping, doctors appointments,  
out of town visiting with the 8 district municipalities on a first  
come, first served basis.**

**For more information on Dial-A-Ride transportation  
Please contact:**

<b>Chesh- ire</b>	<b>Middle- bury</b>	<b>Nau- gatuck</b>	<b>Pro- spect</b>	<b>Water- bury</b>	<b>Water- town</b>	<b>Pro- spect</b>
<b>203-272- 0047</b>	<b>203-577- 4166</b>	<b>203-720- 7069</b>	<b>203-758- 5300</b>	<b>203-756- 5550</b>	<b>860-945- 5250</b>	<b>203-879- 8100</b>
<b>Fridays</b>	<b>Thurs- days</b>	<b>Tuesdays</b>	<b>Thurs- days</b>	<b>Mondays &amp; Fridays</b>	<b>Tuesdays</b>	<b>Fridays</b>

**First Come, First Served**

**Cheshire Middlebury Naugatuck Prospect Waterbury Watertown  
Wolcott**



## MIDDLEBURY HOUSING REHABILITATION LOAN PROGRAM INFORMATION (funding provided by Connecticut Department of Housing )

The Town of Middlebury has Community Development Block Grant funds available for income eligible residential property owners for housing rehabilitation.

Types of work that may be eligible for funding include the correction of health and safety violations, code compliance, roofing, carpentry, electrical work, pining, plumbing, heating, and other non-luxury work subject to approval of the Town.

### Application & Eligibility

All applications must be fully completed and returned to the address listed on the back of the application. Applications are reviewed on a first come first serve basis.

Eligibility is based on a combination of household size and annual household income. Income documentation for each of the household residents over the age of 18 must be submitted with the application. This documentation must include copies of the last 4-6 week stubs, the most recent Federal tax return, social security documentation, or other pertinent income verification. All tax returns must be signed.

The income limits, which determine Program eligibility, differ for each community. In the Town of Middlebury based on your household size, you may be eligible for a deferred loan if your annual household income is at or below the following amounts:

<u>Household Size</u>	<u>Income Limits</u>
1	\$47,600
2	\$54,400
3	\$61,200
4	\$68,000
5	\$73,450
6	\$78,900
7	\$84,350
8	\$89,899

\*Income limits are subject to periodic change.

**Applications and information regarding this program are available at the  
Middlebury Department of Social Services**

**1172 Whittemore Road**

**Middlebury, CT 06762**

**203-577-4166 EXT. 3**



## Message from our Nurse Diane Morotto:

### FACTS ABOUT LOW BLOOD PRESSURE IN THE ELDERLY

Most people are aware that high blood pressure (BP) can lead to serious medical issues but low BP, which gets far less attention, can have equally serious effects on your health.

A BP reading measured at 90/60 or less is considered low, or hypotension,. It is not necessarily a cause for panic or concern unless you start experiencing symptoms such as dizziness, blurry vision, fatigue, fainting, weakness, confusion, an irregular or rapid heartbeat, pale and cold clammy skin or shallow breathing. Any of these symptoms raises the risk of a fall or may cause key organs, like your brain, to not function properly. And, of course, any new or concerning symptoms will require further medical attention and evaluation.

Many people are able to manage their low BP through diet and lifestyle changes rather than with specific medical interventions. Some tips on how to fix low BP are:

1. Drink more water which can boost blood volume and prevent dehydration.
2. Limit alcohol consumption which is dehydrating and can drive your BP even lower.
3. Eat smaller and more frequent meals. Indulging in a heavy meal can cause a sudden drop in BP as the blood moves from your brain to intestines to help digest your food.
4. Choose your diet carefully, especially foods high in folate or vitamin B2, such as asparagus, legumes, leafy greens, eggs and fortified cereal
5. Increase your salt intake at meals. Carrots, beets and olives are examples of foods that have a higher level of sodium.
6. Make slower transitions from lying or sitting to standing. Be sure you feel steady enough to walk.
7. Wear a compression stocking, if your MD approves, to promote better circulation.
8. Don't overheat by taking long hot showers or baths or exercising excessively. Increased temperatures may cause blood vessels to dilate and may lower BP

In conclusion, low BP in elderly has a variety of causes and effects. If you have any concerns or wish to receive an accurate BP reading, I am available weekly at your Middlebury Senior Center every Tuesday at 10am and would very much like to meet with you all!

## Commission on Aging



The next Commission on Aging meeting will be held on Tuesday, February 21, 2023 At 9:30am.

All interested persons are welcome to attend.

## Contacting our office is easy!

Our website:  
[www.middlebury-ct.org/elderly-social-services](http://www.middlebury-ct.org/elderly-social-services)

Dial (203) 577-4166 and enter the extension for the person you wish to speak with:

<u>NAME</u>	<u>EXTENSION</u>
JoAnn Cappelletti	3
Angela Leveille	2
Ashley Norton	1
Sean Howard	4



## Blood Pressure Screening

Nurse Diane is available for free blood pressure screenings every Tuesday from 10am to 12 noon.

She is also available for any issues you may have.

# CodeRED™

Keeping citizens informed.

The Town of Middlebury has adopted Code Red which is a public notification system for emergency information. It notifies the public of road closures, fires, floods, missing children and other emergencies.

Code Red is a geographically based system. This means that anyone with a code Red app can get notifications anywhere they travel.

To be included in Code Red, you must enroll: go to the town's website [www.middlebury-ct.org](http://www.middlebury-ct.org) and click on the "Community" tab. Then click on the Code-RED logo. Please provide your phone number(s) and text and email information. The town was provided a database of some numbers for residents, but no one should assume their numbers are among those the town already has. Those without computers can go to the assessor's office or the Middlebury Public Library and get help registering for Code-RED.

## Attention Veterans



The Middlebury Senior Center has just received packages from the VA that explains all the benefits you have coming to you.

It also explains the Federal Benefits for Dependents and Survivors.

You can pick up your free packet at the Middlebury Senior Center at 1172 Whittemore Road, Middlebury, CT





## COMPUTER HELP

Sean is available for one on one help if you need help with your computer.

Call 203-577-4166 ext. #4 for an appointment



## MAH-JONGG

Mah-Jongg is a Chinese game that is played using 144 domino-like

tiles. Middlebury Senior Center has mah-Jongg games every Monday, Tuesday at 10am and 1pm, Wednesdays at 10am, & Thursdays at 10am & 1pm

## ART CLASS



Dory St. John offers art classes on Fridays from 9:30—11:30am. The fee is \$5.00 per class

## Adult Strengthening



Sue from Fitness Fury teaches older adults Strength training Exercises on Mondays from 11 to 12pm. Fee is \$25 per month or \$5 per class

## PILATES CLASS



Two classes per week:  
\$40

Monday 9:30 to 10:30 &  
Wednesday 11:00 to  
12:00

Next class begins January 4, 2023

## Yoga



Tuesdays at 9:30 to 10:30

Helene Korchin instructor for our Yoga classes.

The next class will begin on Tuesday, January 17, 2023. The fee for Yoga is \$30 for 6 classes

## Calling all Crafters



Knitters and Crocheters are meeting on Monday afternoon at 1pm at the Shepardson Community Building.—Bring your own supplies or materials can be supplied— There is no charge for this class

## Tai Chi



Wednesdays; 8:15 and  
9:45am

Our Tai Chi instructor (Gary Welton) not only teaches Tai Chi but also helps us with our balance and other issues as we age.

The next class will begin January 4, 2023.

The fee for this class is \$30 for 10 classes

Join our evening class. Thursdays 6:30pm

## Attention All Artists Open Studio



Great studio space available to artists who would like to paint in a studio space with other artists. No instruction. Bring your own supplies.

Space available on Tuesdays, 10:30 —1:30

\$5 drop in fee. Sign up in the office or call 203-577-4166.

**All payments for classes are due prior to beginning of classes.**



## ANCESTRY WORKSHOP

Our computer technician, Sean Howard, started a computer club for the Middlebury Senior Center.

Our club is now exploring Ancestry.com, or family search.

Anyone interested should call Sean at 203-577-4166 ext. 4.

Sean also gives one on one instructions to any who would like to learn anything to do with computers, android or iPhones, or iPad.

You can also get your devices checked and repaired for viruses and malware.

There will be another class beginning on Thursdays at 11am.

There are only 5 spots open for these workshops so please call soon to reserve your seat if interested.

Cost is \$25 per person for 4 classes

203-577-4166 ext. 4 to enroll



**Please donate your used ink  
cartridges**

The Middlebury Senior Center

Recycles

Thank you

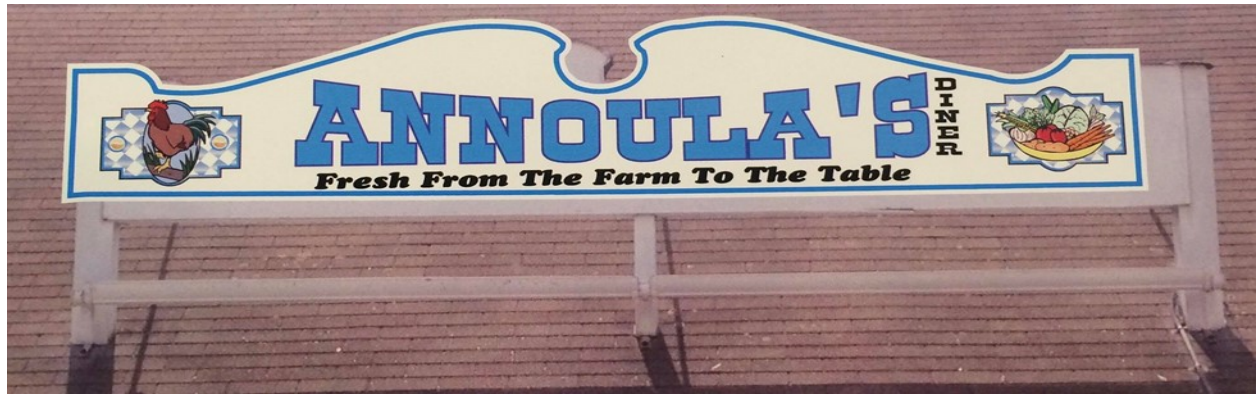


**Middlebury Senior Center**

**Investment Club**

If you are one of many of us who watch the Stock Market and would like to invest and are interested in how an investments club works; you are invited to sit in at one of our meetings and see what it's all about.

The meetings are held monthly on the third or fourth Thursday of the month from 11am to 2pm in the Shepardson Community Building, 1172 Whittemore Road in Middlebury; Room # 26. Please call ahead 203-577-4166.



**MIDDLEBURY SENIOR CENTER presents:  
GRAB-N-GO Lunches from Annoula's Restaurant**

We are pleased to partner with Annoula's Restaurant of Woodbury and New Opportunities of Waterbury to provide Grab-n-Go lunches. There will be a different menu for each month.

Please call the senior center to order your meal. All meals served with multigrain bread, fruit and low fat milk.

**(Every Wednesday in December at 11:30am)**

**For the month of December:**

**December 7–** Chicken Gyro, roasted potato, vegetables OR American chop suey, small salad

**December 14 -** Chicken Pot pie, vegetables OR Greek salad plate

**December 21 -** Chopped sirloin with mushroom gravy, roasted potato and vegetables OR Spinach salad plate

**December 28 -** Shephard's Pie, vegetables OR Baked macaroni and cheese, small salad

**PLEASE NOTE:**

Your reservation must be made by **MONDAY, BEFORE THE WEEK OF THE GRAB-N-GO LUNCH BEFORE 12PM.....NO EXCEPTIONS WILL BE MADE.** The meals must be reserved with the restaurant on a timely fashion to ensure availability.

Please call the Senior Center to put in your order: **203-577-4166 ext. 1 or 2**

# The Senior Dine Program



© CanStockPhoto.com - csp33348710

The Senior Dine Program is sponsored by New Opportunities, Inc. and funded by Title III C of the Older Americans Act through the Western CT Agency on Aging. The actual cost of the Meal exceeds \$10, however the difference between the actual cost and the donation is paid for with federal funds. All menus are developed with the restaurant owners and meet federal and state nutritional re-

quirements for Seniors. If you don't already have a card registration & using the card is easy:

1. The initial registration for Senior Dine must be done in person
2. You can do your registration at the Middlebury Senior Center office Rm. 20.
3. During registration, you will complete a brief intake form. You will submit an order form and provide your first donation based on the number of meals you would like.
4. All future meal orders can be placed via mail or in person. It will take approximately 5 days for mailed orders to be reflected on your card.
5. You can use your card at any participating location during their Senior Dine hours. (see below)
6. Present your card to your server prior to ordering. Your server will provide you with a Senior Dine Menu. No substitutions, no take outs.
7. Your server will scan your card, and can provide the # of meals left on your card.
8. Once you are down to "2 credits", the restaurant device will display a "recharge" prompt reminding you to order more meals on your card.
9. The suggested donation per meal is \$3.50 — \$5.00. Actual value of most meals is \$10.00.
10. Please remember to tip your server based on the full-value of the meal!

## SENIOR DINE PARTICIPATING RESTAURANTS:

**WATERBURY:** **AMALFI'S** Restaurant, 580 Wolcott Rd, Wolcott, CT

**Tuesday thru Friday; 12pm to 4pm / 203-755-5554**

**Monteiro's**, 161 Fairfield Ave.

**Monday thru Friday 6am to 2pm—203-573-0645**

**Paba's Restaurant**; 1215 Thomaston Ave.

**Tuesday to Friday 6am to 2pm —203-753-8545**

**I HOP** 495 Union St. — 203-573-8822

**Monday thru Friday—7am to 9pm**

**WOODBURY:** Annoula's Diner 740 Main St South 203-586-1148

**Monday thru Friday 7:30 am to 2:30pm**

**BETHLEHEM:** Nick's Country Kitchen 3G Flanders Road —203-266-7317

**Monday thru Friday — 6am to 2pm**

**WATERTOWN:** Gayle's Farm Shoppe 51 Depot St. 860-274-7353

**Monday thru Friday; 7am to 2pm**



## Social Security Checks to Jump

### Analysts expect biggest benefit bump in 40 years!

Social Security beneficiaries struggling with inflation will be helped by the biggest cost of living increase in 40 years, beginning in January 2023, experts predict.

“If nothing else happened, the increase would be 9%,” says David Enna, creator of the independent website Tipswatch.com, which tracks inflation-protected financial instruments. Other experts put the likely increase between 8 and 11%. All say it is the largest in decades.

That is good news for many older people dealing with inflation. “Social Security is the only guaranteed inflation-adjusted source of income most American workers can count on during retirement,” says Bill Sweeney, AARP senior vice president for government affairs.

The cost of living adjustment (COLA) is based on the difference from last year to this year of a three month average (from July to September) of the Consumer Price Index for Urban Wage Earners and Clerical Workers, known as CPI-W. Benefit checks rose 5.9% in January 2022. The increase you receive would not just be for one year, that becomes your new base.

High inflation could affect the health of the Social Security trust funds. Trustees in May predicted the funds would have enough money through 2035. Experts say high inflation would mean more money paid out of the funds with more money coming into the funds from taxes on worker’ wages.



## SOME MEDICARE PREMIUMS TO DROP

\$164.90 Medicare Part B’s standard monthly premium in 2023

Medicare PART B’s premium will fall to \$164.90 in 2023, a \$5.20 decrease from this year—welcome news after 2022, when the Centers for Medicare and Medicaid Services (CMS) hit beneficiaries with the highest-ever increase.

Part B covers doctor visits, diagnostic tests and other outpatient services. Most Medicare beneficiaries have Part B premiums deducted directly from their monthly Social Security payments, which will rise next year by 8.7% because of this year’s inflation.

There is more good news for some Medicare users: The average monthly premium for a Medicare Advantage plan is expected to decrease to \$18 in 2023, down nearly 8% from 2022. CMS projects that 31.8 million people will be enrolled in these private insurance plans in 2023.

CMS also announced that the average monthly premium for Part D prescription drug plans will decrease slightly, from \$32.08 in 2022 to \$31.50 in 2023.

And the annual Part B deductible for 2023 is also decreasing to \$226. That’s a \$7 decline.



## You may be eligible for a free Assurance Wireless lifeline



### Lifeline eligibility

Enrollment in this government benefit program is available to individuals who qualify based on federal or state-specific eligibility criteria. You may qualify for Assurance wireless Lifeline if you participate in any of the following government programs:

1. Food Stamps/SNAP
2. Supplemental Security Income (SSI)
3. Veterans Pension benefit or Survivors Pension
4. Medicaid
5. Federal Public Housing Assistance or Section 8
6. You may also qualify based on household income which is 145% of Federal Poverty Guidelines

The affordable Connectivity Program (ACP) ([/acp/affordable-connectivity-program](https://www.fcc.gov/affordable-connectivity-program))

You may qualify for Assurance Wireless Unlimited under the Affordable Connectivity Program if you participate in any of the following government programs:

1. Food Stamps/SNAP
2. Supplemental Security Income (SSI)
3. Veterans Pension benefit or Survivors Pension
4. Medicaid
5. Federal Public Housing Assistance or Section 8
6. The free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision, for the 2020-2021, 2021-2022 school year.
7. Federal Pell Grant during the current award year
8. The Special Supplemental Nutrition Program for Women, Infants and Children (WIC)
9. You may also qualify based on household income which is 200% of Federal Poverty Guidelines

If you **ONLY** qualify for ACP, or want to apply with Assurance Wireless only for ACP, you'll need to take 2 steps to apply.

First, go to (<https://acpbenefits.org/>) and go to National Verifier website to get approved for ACP.

Once you have been approved, call 833-930-3673 and they will help you enroll in Assurance Wireless Unlimited.

## PAY LESS OR GET FREE INTERNET ACCESS



The Social Security Administration is getting the word out about the new Affordable Connectivity Program (ACP) that reduces the cost of getting online for people with limited income. **If your household income is 200% or less that the Federal Poverty Guidelines or someone in your household participates in certain government assistance program like SNAP, Medicaid, Veteran's benefits, etc., you may be eligible for the benefits the ACP provides.**

These benefits include:

\$30 per month toward internet service for eligible households. Many local companies, including AT&T, Comcast, Frontier and Verizon offer internet service for \$30, making internet service free.

\$75 per month households on qualifying Tribal lands.

Eligible households also can receive a one-time discount of up to \$100 toward purchasing a laptop, desktop computer, or tablet from participating providers.

You can take advantage of the discounts with confidence knowing that receiving ACP assistance does not affect your Social Security retirement, survivors, or disability benefits.

This program is run by the Federal Communications Commission (FCC). You can visit the ACP website or the FCC or call 1-877-384-2575 to find out how to apply and to see if you qualify. Please do not contact Social Security with questions about the ACP. Hopefully, many people will take advantage of this new program and it will help to make high speed internet more affordable for many more households. To apply online visit: <https://www.affordableconnectivity.gov/>.

## NEW EVIDENCE:

### Walking May Cut Dementia Risk



That step counter on your smartphone could improve your chances of avoiding dementia, according to a large-scale study recently published in MAMA Neurology.

The key finding: Walking 9,800 steps a day reduces your risk of cognitive impairment by as much as half. And walking 3,800 steps a day improves your chances of avoiding dementia by 25%.

Researchers in Australia and Denmark monitored the daily step counts of more than 78,000 adults between ages 40 and 79. After a seven year period, researchers found a lowered risk of cognitive impairment among those who hit the step goals.

"I think this reinforces recommendations that we can make to people that walking is likely to be beneficial," says Ronald Petersen, M.D., director of the Mayo Clinic Alzheimer's Research Center.

## VETERAN'S CORNER

You have questions? VA has answers!



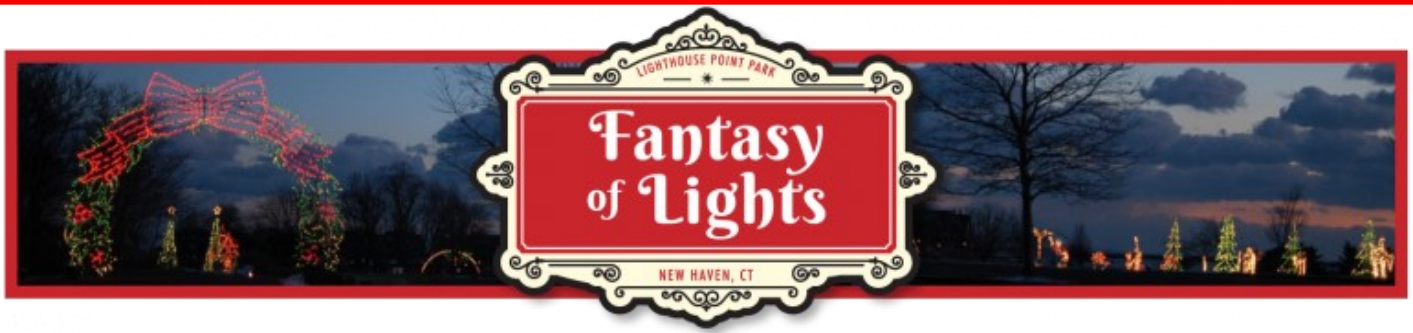
Call VA today at 1-800-MyVa411 (1-800-698-2411). The number to call when you don't know who to call.

You only need to remember one number for information on **VA care, benefits, and services** or to speak to a **live agent** for assistance!

1/800\*MyVA411 serves all members of the Veteran and service member community seeking information or assistance.

#### Call for helpful information on:

- COVID-19 general information and updates
- Health care eligibility and enrollment
- VA benefits, such as disability, compensation & pension, education programs, caregiver support, insurance, home loans, & burial headstones and markers, among others.
- The nearest VA medical centers, benefits offices, or cemeteries to Veterans
- Director assistance and connection to all VA contact centers and VA Medical Centers
- Technical support for VA.gov
- Debt and payment options



Thursday, December 1, 2022

Bus leaves the Middlebury Senior Center at 4:00pm

Light up your Holidays with Fantasy of Lights! A holiday light display like no other.

Fantasy of Lights, presented by Goodwill of Southern New England, has become a holiday tradition for thousands of families. Now in its twenty-eighth, the dazzling nighttime event supports our mission: to enhance employment, educational, social, and recreational opportunities for people with disabilities and other challenges.

A perfect holiday activity for families and people of all ages!

Call 203-577-4166 to reserve your seat

## ATTENTION ALL ARTISTS

### OPEN STUDIO



Great studio space available to artists who would like to paint in a studio space with other artists.

No instruction.

Bring your own supplies

Space available on Tuesdays 10:30 — 1:30

Beginning on September 6th

If interested, please sign up in the office

203-577-4166

There is a \$5 fee per session





## MEDICARE OPTIONS

When it's time to select your Medicare plan, you have an assortment of options. If your health care needs are minimal, Original Medicare may be your best choice. Those who have more complex health care needs may want to consider a Medicare Advantage Plan. These plans include vision, dental and hearing coverage and many offer prescription drug coverage. If you only need a little extra to supplement Original Medicare, try a Medicare Supplemental Insurance plan. Those who regularly take medications may want to opt for a **Part D** prescription drug plan.

### Original Medicare

Original Medicare has two parts: **Part A**, which provides insurance for inpatient hospital care, lab tests, surgery, home health care, hospice care and stays in a skilled nursing facility; and **Part B**, which includes visits to the doctor's office, medically necessary services, preventative care, ambulance services, mental health care and limited outpatient prescription drugs. With Original Medicare, you pay a deductible and then your share of the in-patient or out-patient visit. There's no limit on what you pay out-of-pocket under Original Medicare. If you select Original Medicare and you want drug coverage, you'll need to select a separate Part D plan.

### Medicare Advantage Plans

Medicare Advantage Plans are provided by private health insurance companies that have been approved by Medicare. These plans include Medicare Parts A and B, and some plans also include prescription drug coverage. **Medicare Advantage Plans** provide additional benefits, such as vision, fitness programs, dental and hearing coverage. You can select one of four different Medicare Advantage Plans: **HMOs**, **PPOs**, **Private Fee-for-Service Plans** and **Special Needs Plans**. Some plans only let you use in-network providers, while others offer more flexibility for a price. You can only select a Medicare Advantage Plan that's available in the county where you live in Connecticut.

### Medicare Prescription Drug Coverage Plans

While Original Medicare doesn't cover prescription drugs, you **can add coverage from a Part D plan for a fee**. How much your plan costs depends on several factors, including your pharmacy, the **tier of the drug**, and whether a drug company offers financial assistance to help you pay for their products. However, Medicare Advantage Plans often provide prescription drug coverage. In some plans, such as SNPs, prescription drug coverage is required. If you don't select a Part D plan when you initially enroll in Medicare or select a Medicare Advantage Plan **that offers prescription drug coverage**, you can enroll later, but you may have to pay a permanent monthly penalty.



# Medicare Open Enrollment

October 15, 2022 ends December 7, 2022

## CONFUSED BY ALL THIS MEDICARE JUMBO?

LET US CLARIFY IT FOR YOU

The Middlebury Senior Center Will be hosting a Medicare information Q & A hour every Wednesday thru December 7<sup>th</sup> at 10:30am.

Please call the senior center if you would like to attend or have questions about your Medicare rights and options. Please call 203-577-4166 to reserve your seat.

### MEDICARE OPEN ENROLLMENT BEGINS

October 15 thru December 7, 2022



.....and during this time fraudsters & con-artists are out in force to confuse you into giving out your Medicare ID or switch you into a private health insurance plan that does not meet your overall health care needs. Please be sure the person you are speaking with and giving out your highly confidential information to ...is known

to you and can be trusted. Scam artist masquerade as representatives of Medicare and some disreputable insurance agents switch you into private insurance plans (known as Medicare Advantage) without your informed consent. **All these mailings you are receiving...colorful postcards and official looking letters...are not from Medicare!**

Protect yourself from marketing violations and enrollment fraud.

Medicare has rules about how plans can and cannot communicate with you to market their insurance products. Plans are allowed to send you mail and emails but are not allowed to call or visit you in person without your permission. Here are some red flags to watch out for:

Anyone who tries to pressure you to join their plan

Anyone who claims they represent or are calling on behalf of Medicare

Anyone who claims you are missing out on entitled plan benefits

Anyone threatening that you will lose your Medicare benefits unless you sign up for a certain plan.

If you see any of these red flags or feel you may be experiencing Medicare fraud, errors, or abuse, call Senior Medicare Patrol at 1-203-757-5449 or 1/800-994-9422 if they ignore your request. Medicare needs to know about these violations.

## WINTER PROTECTION PLAN

Customers who meet income eligibility or receive certain government benefits and lack the resources to pay their electric bill may qualify for shutoff protection during the winter months.

The Winter protection Plan protects your service from being shut off from November 1, 2019 through May 1, 2020 with no late payment charges. This must be renewed annually. Applications for Shutoff Protection can also be completed while applying for public energy assistance through Middlebury Social Services at 203 -577-4166 ext. 707.

When participating in the program, customers are still encouraged to continue paying as much of their bill as possible, since the full amount will still be owed at the end of the protection period.

To be eligible, customers must meet one of the following criteria:

- ⇒ **Receive Aid to the Aged, Blind or Disabled (State Supplement); or Aid to Families with Dependent Children; or Medicaid; or (SSI); or General Assistance.**
- ⇒ **Their sole source of financial support is Social Security or VA;s Administration.**
- ⇒ **Their circumstances threaten deprivation of food and the necessities of life if payment of a delinquent bill is required.**
- ⇒ **Their income falls below 60% of the state median income.**
- ⇒ **They currently receive heating assistance.**

For more information, or to enroll in the program, please call Eversource at 800-286-2828.

## Eversource's

### Matching Payment Program:

Allows you to maintain year-round electric and gas service and possible elimination of back balances, if you qualify and pay an agreed-upon amount on time each month.

Here's how it works.

Eversource, through the Matching Payment Program, will match your payments once you are approved for and receive energy assistance from [Connecticut Energy Assistance Program \(CEAP\)](#). For every dollar you pay toward your bill, a dollar will be credited to your past-due amount.

So, you pay a portion, energy assistance pays a portion, and Eversource pays a portion. Making all required payments in the Matching Payment Program protects your household from shut-off, in addition to getting the payment match.

To be eligible:

- You must be a current Eversource residential customer and heat your home with electricity or natural gas.

Your household income must be at or below 60 percent of the estimated state median income:

**Household Size** – includes homeowners and renters that pay separately for heat, and renters whose heat is included in the rent, as long as more than 30% of gross income is paid towards rent.

- You must have CEAP energy assistance funds applied directly to your Eversource account.

You must continue to pay your payment arrangement amount on time each month.

If you cannot afford your required monthly payment, please call us at 800-286-2828 to see if you qualify for a reduced payment (Below Budget Payment). If you're eligible, we will refer you to your local Community Action Agency to help you process an application (Below Budget Worksheet).

# *Operation Fuel, Winter/Spring Program season opens on December 19, 2022*

Before you apply for Operation Fuel assistance, you need to gather proof of the last four weeks of income for all household members, the name of your fuel vendor (if you are a deliverable fuel customer), or your utility bill and payment history (if you are an electric, gas, and water customer).

Below are the income limitations per household.

Family Size	75% State Median
1	\$ 48,783.93
2	\$ 63,794.37
3	\$ 78,804.81
4	\$ 93,815.25
5	\$ 108,825.69
6	\$ 123,836.13
7	\$ 126,650.59
8	\$ 129,465.05

For an appointment, please call 203-577-4166



## **ENERGY ASISTANCE PROGRAM**

The Middlebury Social Services office will be taking applications for the 2022-23 Energy Assistance program. Please bring with you all proofs of income, SNAP (food stamps) documentation, bank statements, fuel vendor and copy of your energy bill, also number of persons in your household and their income, social security numbers and date of birth.

Notable dates:

November 1, 2022: First day for fuel deliveries that can be paid by the program

March 15, 2023: Deadline for fuel authorizations or deliveries.

May 31, 2023: Last day that a household can apply to establish its eligibility for benefits.

June 16, 2023: Last day to submit deliverable fuel bills.

All other questions please call 203-577-4166 ext. 1

# Tai Chi --- PM

Thursday evening 6:30 — 7:30

Shepardson Community Building



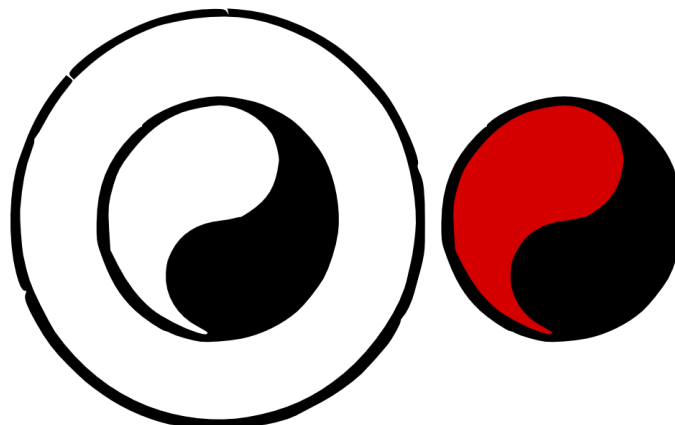
**The Middlebury Senior Center is offering an evening class for Tai Chi.**

**The class instructor will be Master Gary Welton who has had many years in the art of Tai Chi as well as practitioner.**

**The class will begin on Thursday night from 6:30 to 7:30 and will be held in the Shepardson Community building.**

**This class is for adults only. The fee for this class is \$30 for ten weeks.**

**To participate in this class please call the Middlebury Senior Center from 9am to 1pm at 203-577-4166.**



ELECTRIC

## Winter Bill Fact Sheet

EVERSOURCE

### Fact Sheet to Community Action Agencies and Operation Fuel

#### Increasing Electricity Prices and Winter Bills

Many Americans are coping with increasing prices, including rising energy bills. We know that as an Eversource customer, you count on us every day for the energy you need, and we recognize our role in keeping bills as low as possible as energy prices surge. Right now, record high natural gas prices are having the biggest impact on energy bills, especially here in New England where natural gas is also used to generate much of the region's electricity.

Eversource purchases energy supply to meet your electric needs throughout the year and the cost of energy supply is passed on directly to customers that elect our Standard Service option. The cost of energy supply changes twice a year in Connecticut – on January 1 and July 1.

#### Winter Rates in Effect Jan. 1

Beginning January, if you are an electric customer, you will see a significant increase in the cost for Standard Service (energy supply) compared to last winter. This increase does not apply to customers that receive energy supply from a third-party supplier. Your total bill amount depends on your energy use, the type of rate you are on, and weather conditions.

#### Steps to Lower Electric Use and Bills This Winter

- Sign up for Home Energy Solutions<sup>SM</sup> for on-the-spot energy improvements and personalized recommendations for your home. Customers who heat with electricity are strongly encouraged to take advantage of this offer.
- Take advantage of our Heating Cost Calculator to see how adjustments to your thermostat can help them save energy. Visit [Eversource.com/home-savings](https://www.eversource.com/home-savings).
- All customers with non-hardship accounts have the option to choose their energy supplier. Visit [EnergizeCT.com](https://www.energizect.com) to see a current listing of available retail supply rates and compare prices.

#### Programs and Flexible Payment Options to Help

You may qualify for programs to help lower monthly bills, reduce a past-due balance, or payment plans:

- **Winter Protection Plan.** Protect your service from shut off from November 1 through May 1, if you're facing a financial hardship. You may also be eligible for the **Medical Protection Plan** if anyone in your home is seriously ill or has a life-threatening situation.

- **Matching Payment Program.** If you heat your home with electricity or gas, you may be eligible for the Matching Payment Program, which can lower the amount you owe with monthly payments as low as \$50 if you receive public benefits. For every dollar you pay or every dollar you receive from CEAP (see next bullet), we will subtract a dollar from the amount you owe.
- **Connecticut Energy Assistance Program (CEAP).** Can provide money to help pay your heating bill. Apply online at [CT.gov/heatinghelp](http://CT.gov/heatinghelp) or visit your local community action agency. You may find your closest agency at [211CT.org](http://211CT.org) or by calling 211.
- **New Start (for electric customers).** Can help you pay your past due bill in as little as 12 months. If you make your monthly payments on time, some of what you owe will be subtracted each month.
- You may also be able to get help from **Operation Fuel** at [Operationfuel.org/gethelp](http://Operationfuel.org/gethelp) or in person at a fuel bank on their web site, or you may call 860-243-2345.
- **Flexible Payment plans** of up to 18 months are also available to help residential customers with active accounts pay off money owed, regardless of income.
- **Budget Billing.** Pay a fixed amount each month based on your average energy usage and avoid spikes in your bill during heating and cooling seasons.

**We're Here to Help.** During these challenging times, we'll continue to offer programs to help you manage your energy use and provide you with the assistance programs you need. If you or someone you know is struggling to keep up with energy bills, connect with us to get assistance. Visit [Eversource.com/hillhelp](http://Eversource.com/hillhelp) or call us at **800-286-2828** to find the right option.

**EVERSOURCE**



# Struggling to pay your electric or heating bill? We have programs to help.

For more information on these assistance programs, scan the QR code below, visit [Eversource.com/billhelp](https://Eversource.com/billhelp) or call us at 800-286-2828. We'll work with you one-on-one to find the best program for you.

## Protection from Shutoff for Hardship Customers

For qualifying gas or electric customers experiencing financial hardship, service cannot be turned off between November 1 and May 1.

## Medical Protection

If you or a member of your immediate household has a serious or life-threatening medical condition, you may be eligible for protection from service disconnection for non-payment. Please call us at 800-286-2828 to learn more or enroll.

## Matching Payment Program *(For electric heating and gas heating customers)*

Reduce your past due balance with affordable monthly payments.

Call us at **800-286-2828** or visit **211ct.org** to find your local community action agency to enroll and apply for state energy assistance funds.

Once enrolled, Eversource will match your payments, plus the amount of energy assistance you receive on your account, down to a zero balance.

If you receive public assistance benefits, your payments can be reduced to as low as \$50.

## New Start *(for electric customers)*

Have your balance at the time of enrollment, eliminated in as little as 12 months.

We'll establish a monthly payment for you based on your usage.

Make your scheduled New Start payment, and a portion of your balance at the time of enrollment, will be eliminated or "forgiven," reducing the amount you owe each month.

## Home Energy Solutions

Reduce energy use and stay comfortable for less with energy-saving upgrades. You may qualify for an energy assessment and services like air sealing at no cost, up to 100% off approved insulation, and additional services at a reduced cost. Please call 1-877-WISE USE (947-3873) or visit [Eversource.com/billhelp](https://Eversource.com/billhelp) for an application.

To be eligible for income-based assistance programs, your household income must be at or below 60% of the State Median Income:

### 2022-2023 Income Eligibility Guidelines

Household Size	1	2	3	4	5	6	7	8
Income Level	\$39,761	\$51,996	\$64,230	\$76,465	\$88,699	\$100,933	\$103,227	\$105,521
Household Size	9	10	11	12	13	14	15	16
Income Level	\$107,816	\$110,110	\$112,404	\$114,698	\$116,991	\$119,285	\$121,579	\$123,873

#### Other Help:

Operation Fuel: **860-243-2345**, [Operationalfuel.org/gethelp](https://Operationalfuel.org/gethelp)  
United Way Infoline: **211**  
Public Utilities Regulatory Authority: **800-382-4586**

Scan here for  
more information



# EVERSOURCE



**St. George's Gingerbread Village**

**December 3 thru 10, 2022**

**Our theme this year is "Candyland"**



**Hours: Saturday, December 3 --- 10—7**

**Sunday, December 4 --- 12-7**

**Monday thru Friday, 2—4 and 6—8**

**Saturday, December 10 10—4**



**SHOPPING TRIPS FOR December**

The Middlebury Senior Center bus will be scheduling trips to Walmart in Naugatuck Thursday, December 15, 2022. Also, the first Friday of the month, to Shop Rite in Southbury, December 2, and 23, 2022.

The bus will be leaving the senior center at 9:30am.

To reserve your seat please call

203-577-4166



## TAX AIDE VOLUNTEERS NEEDED

An Invitation is extended to anyone seeking a worthwhile volunteer activity utilizing their basic computer skills. AARP Tax-Aide counselors assist individual taxpayers prepare and electronically file Federal and State income tax returns. AARP Foundation Tax-Aide offers free tax filing help to anyone, especially those 50 and older, who can't afford a tax preparation service. There is need for volunteer tax preparers, greeters, local leaders, and technology coordinators to manage and staff sites in Woodbury and Middlebury.

Tax-Aide volunteers receive training and support in an appreciating environment. Every level of experience is welcome. All volunteers are required to certify upon completing basic training and tax preparers are further trained in tax law applications, preparation of the tax forms, and use of IRS provided software.

For those who like working with people and aren't afraid of a few numbers, Tax-Aide Counselors interact with taxpayers by preparing tax returns on a one-on-one basis. All counseling sessions are by scheduled appointments on weekdays during the day. Even if you don't have accounting or tax forms experience, becoming a tax counselor may be right for you.

Volunteer for Tax-Aide today!

## The Day After Christmas

*T'was the day after Christmas  
I looked grimly around my house  
Found bits of cheese and crackers  
Being eaten by a mouse.*

*Guys and girls were out of control  
As they partied wildly here last night  
My girlfriend left early - angry at me  
After another girl kissed and held me tight*

*The Christmas tree was surrounded by  
Empty bottles and cans of beer  
Amid broken ornaments and candy canes  
While crumbs and spills were every-  
where.*

*Approaching the fireplace, I was truly hor-  
rified  
To find miniature Santa and his reindeer  
broken  
Into a hundred little pieces - lining the  
mantle  
Gone was Dasher, Dancer, Comet, even  
Vixen !*

*I wanted to escape for a long winter's nap  
And leave behind this mess of past merri-  
ment  
So I crawled into bed and closed my eyes  
And off to dreamland I went.*

*Later I discovered a gift nicely wrapped  
for me  
Bringing about a wide smile and even a  
tear  
It represented the meaning of love and  
forgiveness  
As my holiday spirit returned, my heart  
felt cheer.*

*There was joy as I cleaned my entire  
house  
I hope to see my girlfriend and make  
things right  
Because I am proposing to her on New  
Year's Eve  
So Happy Holidays, and may your new  
year be bright. Ted Elliss*

# Middlebury Senior Center

## 1172 Whittemore Road

### Middlebury, CT 06762

Pool Table Available daily	December 2022				Middlebury Senior Center 203-577-4166
Monday	Tuesday	Wednesday	Thursday	Friday	
			1	2	
			9:00 Billiards 9:30 Computer Training	9:00 Billiards 9:30 Painting Class	
			<b>Fantasy of Lights</b>		
			1:00 Mah Jongg		
<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	
9:00 Billiards 9:30 Pilates 10:00 Bridge Club 10:00 Mah Jongg 11:00 Adult Strenthening 1:00 Knitting & Crochet	9:00 Billiards 9:30 Computer Training 9:30 Yoga 10-12 Blood Pressure Clinic 10:30 Mah Jongg 12:30 Bridge Club 1:00 Mah Jongg	8:15 Tai Chi 9:00 Billiards 9:30 Computer Training 9:30 Tail Chi 10:30 Mah Jongg 11:00 Pilates 11:30 Grab & Go	9:00 Billiards 9:30 Computer Training      1:00 Mah Jongg	9:00 Billiards 9:30 Painting Class	
<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	
9:00 Billiards 9:30 Pilates 10:00 Bridge Club 10:00 Mah Jongg 11:00 Adult Strenthening 1:00 Knitting & Crochet	9:00 Billiards 9:30 Computer Training 9:30 Yoga 10-12 Blood Pressure Clinic 10:30 Mah Jongg 12:30 Bridge Club 1:00 Mah Jongg	8:15 Tai Chi 9:00 Billiards 9:30 Computer Training 9:30 Tail Chi 10:30 Mah Jongg 11:00 Pilates 11:30 Grab & Go 1:00 Polish Poker	9:00 Billiards 9:30 Computer Training   11:00 Investment Club   1:00 Mah Jongg	9:00 Billiards 9:30 Painting Class	
<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	
9:00 Billiards 9:30 Pilates 10:00 Bridge Club 10:00 Mah Jongg 11:00 Adult Strenthening 1:00 Knitting & Crochet	9:00 Billiards 9:30 Computer Training 9:30 Yoga 10-12 Blood Pressure Clinic 10:30 Mah Jongg 12:30 Bridge Club 1:00 Mah Jongg	8:15 Tai Chi 9:00 Billiards 9:30 Computer Training 9:30 Tail Chi 10:30 Mah Jongg 11:00 Pilates 11:30 Grab & Go	9:00 Billiards 9:30 Computer Training      1:00 Mah Jongg	9:00 Billiards 9:30 Painting Class	
<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	
 <p style="text-align: center;"><b>Center Closed</b></p>	9:00 Billiards 9:30 Computer Training 9:30 Yoga 10-12 Blood Pressure Clinic 10:30 Mah Jongg 12:30 Bridge Club 1:00 Mah Jongg	8:15 Tai Chi 9:00 Billiards 9:30 Computer Training 9:30 Tail Chi 10:30 Mah Jongg 11:00 Pilates 11:30 Grab & Go	9:00 Billiards 9:30 Computer Training      1:00 Mah Jongg	9:00 Billiards 9:30 Painting Class	