

**Sefatia Romeo Theken  
Mayor**



Gloucester Council on Aging  
6 Manuel F. Lewis Street  
978 281-9765

Lucia E. Sheehan,  
Executive Director  
Michael Feeney, Newsletter Distributor

## October 2019

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GLoucester COA BOARD  
MEET THE FIRST TUESDAY EACH MONTH  
AT 9:30 A.M.

### FRIENDS OF THE GLOUCESTER COUNCIL ON AGING DIRECTORS

Howard M. Frisch, President & Treas.  
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FRIENDS MEET THE SECOND WEDNESDAY  
EACH MONTH AT 8:00 am

Friends of the Gloucester Council on Aging Present:

“The Past is a Present”  
Series: Senior Profile

## Howard M. Frisch

Written by Carla Grillo

In a different approach to the typical Series interview session, I wanted to see how quickly Howard could think on his feet, so I asked him up front to tell me, “Off the top of your head, Howard, what are the three things you are proudest of in your life?” Without skipping a beat, he responds, “Marrying my junior high school sweetheart – we met at a dance in Lynn, MA (Howard notes he was Chair of the dance), I was 15 and Janice (from Revere, MA) was 14. I knew at first sight I was going to marry her. We were married 44 wonderful years; second, my accounting practice, Horvitz & Frisch, P.C., a firm that stands for integrity and honesty; and third, my volunteering efforts where I really feel I have made a difference, particularly my 30 years dedicated to the Friends of the Gloucester Council on Aging.”

The response is quintessential Howard Frisch: fully prepared, succinct and to the point, with a tinge of self-deprecating humor. While Howard has never actually lived in Gloucester, he is a veritable icon in the Gloucester business community, having dedicated 40+ years of his life to presiding over an extensive number of prestigious local boards and community activities. His exemplary commitment to Gloucester is distinguished by his unwavering professionalism and impeccable character.

Howard first came to Gloucester in 1980 when he bought a 50% interest in the local CPA practice of Joel Horvitz. Horvitz, originally from Fall River, MA, came to Gloucester in 1972. “We were great partners together,” reminisces Howard. “We formed our partnership on a handshake. I’m a success today because of Joel Horvitz. I was a good accountant, but he taught me how to be a good public accountant. He was a wonderful mentor to me, repeatedly saying, ‘This community puts bread on our table. So, we must give back to the community.’” Horvitz’s dedication to the Gloucester business community included serving on the Addison Gilbert Hospital Board of Directors as Treasurer and its Board of Trustees for 25 years, and serving as President of both the Gloucester Chamber of Commerce and the Rotary Club of Gloucester, receiving the Paul Harris Fellow award, the highest honor bestowed on any Rotarian. Howard fully bought out Horvitz’s interest in Horvitz & Frisch, P.C. in 1993. They remained very close friends in his retirement. Horvitz passed away in August 2006 after a five-year battle with cancer.

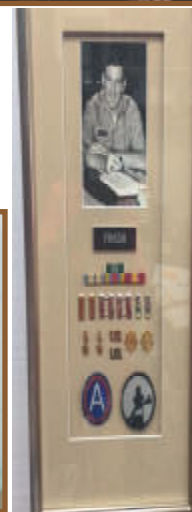
Howard learned the importance of volunteering from the example set by his mother, Mary (Butter) Frisch. “My mother was the consummate volunteer...



(Photo by Bill Sumner) (Howard’s profile cont. Page 2)



clockwise from top left:  
Office clocks photo © Eric Roth / Boston Globe;  
Son Scott, Daughter Robyn, Janice and Howard;  
Receiving Captain's Bars—upon promotion;  
Graduation, UMass Amherst: l to r: Prof. John Anderson, Head  
of Accounting Dept., John Mahan, Donald Tomassetti, Howard;  
Army plaque in office showing officer stripes;  
California (Alcatraz) with Janice (Howard's profile cont. Page 3)



Above: L to r  
Granddaughter Julia,  
Daughter-in-law Christine,  
Granddaughter Olivia August 2019

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(Howard's profile cont. from Page 2)

...in Lynn. She was Vice President of every Jewish organization in the city. From the time I was a little boy, she would take me to her events where I would help with counting the tickets, putting down placemats, etc. For me, volunteering was just a natural thing to do. The Frisch Family just volunteered." His mother, who was born and raised in Revere, MA, was also Howard's first brush with accounting, as she was a bookkeeper at a local market. "The second income from her bookkeeping really put me through college."

Howard's paternal grandfather, Max Frisch, emigrated with his brother from Kiev (then part of Russia) in the 1890s. They settled in Lynn, MA. (During the 30 years between 1885 and 1915, Lynn's immigrant population increased from 9,800 to 29,500, representing nearly one-third of the city's total population. Russian and Polish Jews were the largest single group, numbering more than 6,000). According to Howard, his grandfather Max started out working in a shoe factory in Lynn, "like everyone else." (At the beginning of the 20th century, Lynn, nicknamed the "Shoe City of America," was the world leader in the production of shoes, with 234 factories producing more than a million pairs of shoes each day). According to Howard's father, Max then switched over to the more lucrative construction business, collecting rent from over 400 families in tenement buildings he had constructed before the depression struck. Howard distinctly remembers his grandfather's advice to him in his thick ethnic accent, "Harvard, land is power." ("He never called me Howard, it was always Harvard"). Having lost most of his savings in the depression, Max reinvented himself by going back to the shoe business and starting Manchester Waste Company which bought scrap leather from the Lynn shoe manufacturers, re-sorted the leather and then profitably sold it back to the shoe companies for custom-made heels.

Howard's father, Sidney Frisch, worked at Metropolitan Life Insurance Company in Lynn, along with his brother Frank, for 35 years. He insured mostly immigrants – Italians, Irish, Jews and Polish - who lived in the "brickyards" of Lynn. When he was 9 or 10 years old, Howard would go on the routes with his dad while he sold his 25-cent and dollar whole life policies, cash only, to employees in the "brickyards." "My father knew everyone. He would spend most of his day sitting with families and listening to their stories." In an uncanny foreshadowing of his career, Howard would count the quarters and dollars from the sales that day and give an accounting to his dad, who would then bring the cash to the agency the next morning.

Howard went off to college at UMass Amherst where he initially started out as an engineering major. "I found out I hated engineering, so in October of my sophomore year I made the difficult switch in mid-year to an accounting major in the business school." Howard recalls the head of the department, Prof. John Anderson, saying something which has stuck with him the rest of his life, "You want to find a profession you love. You want to wake up 30 years from now and look back and say, 'I had a great time. I love what I do.' So, if you don't like accounting, find something else." Howard smiles, "And guess what, I have always loved accounting and I love what I do for a living."

At UMass Amherst, he joined Alpha Epsilon Pi fraternity (he was Treasurer of the house), and was active in other campus organizations as Treasurer of the Military Ball, Winter Carnival, March of Dimes and the Student Union. In his senior year, he was honored to be one of 10 men elected to Adelpia (scholars & leaders on campus; 10 women scholars/leaders were elected to Mortarboard).

Howard tells a wonderful story from his freshman year: "I walked into the offices of the student newspaper, *Massachusetts Collegian*, and said I wanted to work at the newspaper. They asked me, "Can you write?" "No." "Can you edit?" "No" "Can you take a picture?" "Ya, I guess so." So, I became the "Third Assistant Photographer" for the newspaper. In January of the following winter semester, the renowned poet, Robert Frost, was scheduled to speak at the school in a much-anticipated event. The day before the event, the Second Assistant Photographer broke his leg and the First Assistant Photographer flunked out. I was informed I would be taking pictures of Robert Frost. In preparation, I went to the photography department and got a special Leica camera. I entered the library as Robert Frost was speaking, walked down the middle aisle right.... (Howard's profile cont. Page 4)

(Howard's profile cont. from Page 3) .....up front and was so enamored of him that I tripped over a cord and fell flat on my face, smashing the expensive camera into pieces. Mr. Frost looked over at me sprawled face-down on the floor and dryly said, 'Young man, that's not the best angle to be taking my photograph from.' Completely embarrassed, I got up off the floor, gathered the scattered pieces of the camera and went back upstairs to get another camera. When I came back to the event with the new camera, the damn shutter button wouldn't work. I never got a single photograph of Robert Frost for the newspaper!" The next day, the newspaper editor suggested, "Maybe you should do something else. How about selling ads?" Which Howard did, and apparently was very good at it, becoming Advertising Manager and then Business Manager of the newspaper for two years.

After graduating from UMass Amherst with a BBA in Accounting, Howard married his junior high school sweetheart, Janice Fox. They settled in Swampscott, MA where they raised their two children, Robyn and Scott. His daughter, Robyn Ruggiero, is a homemaker living in Sarasota, Florida with her husband, Steve, and their two children, Lindsay and Brandon. His son, Scott Frisch, also a CPA, is COO & CFO of AARP (American Association of Retired Persons) in Washington, DC, with a national membership of over 38 million. Scott and his wife, Christine, are raising their two daughters, Julia (in her 4th year at UVA undergrad) and Olivia (a senior at Newburyport High School) in Newburyport, MA.

After college, Howard worked for 9 months at KPMG before joining the Army where he was stationed at Ft. Bragg, NC. He made 1st Lieutenant in 24 months and Captain a year later, receiving the Army Commendation Medal for running the tax program at Ft. Bragg. While he stayed in the reserves, his unit was never called up for service in Vietnam, and he was honorably discharged as Captain, Ordnance Corp. He says he matured immensely in the Army, adding, "The four most important things in preparing me for the business world I learned in the Army: attention to detail, looking out for other people, getting things done and leadership."

Subsequent to the Army, Howard went back to KPMG in Boston and passed the CPA exam. After various controller jobs for mutual fund companies in Boston (Putnam, John P. Chase), and Bliss Marine in Woburn, Howard decided he wanted to work for himself and return to public accounting. He made the call to Joel Horvitz in 1980 to initiate their partnership and the creation of Horvitz & Frisch, P.C. Today, almost 40 years later, Howard continues to have overall responsibility for the management of the practice.

When you walk into the offices of Horvitz & Frisch, P.C, (located on the second floor of 128 Main Street in Gloucester), the first thing you notice is the overwhelming presence of antique clocks. Everywhere. There are elegant mantel piece clocks, stately wall clocks, precise miniature clocks, and very old clocks dating back to the 1800s – his oldest piece he dates to 1798. 95% of his clocks are made by U.S. craftsmen, primarily from New England, dating between 1830 to 1899. One of the first timepieces in his collection is a simple kitchen clock from the 1880s made by Ingraham Clock Co. of Connecticut whose glass front has elegantly etched, "*Time Is Money.*" When I ask Howard how his passion for clocks began, he says "Frank Molinsky." The original owner of Para Research, Molinsky began company operations at the Whistlestop Mall in Rockport. Howard was designing accounting software packages for them, and "for those two years I would sit in their conference room looking at an enormous 36" in diameter tower clock dial." Howard bought the dial and brought it home (weighing 80 pounds) to his wife Janice who immediately made him put it in the garage. The real addiction started happening at garage sales. Howard would buy a clock, bring it home and take it apart. Then buy another, and take it apart, etc. After buying his first 25 or so clocks, he was waiting in the dentist's office of Dr. Russ Sanfield in Rockport and noticed some beautiful Chelsea clocks on the office shelf. He let Dr. Sanfield know of his interest in clocks, and "The next thing I knew I was his guest at a meeting of the NAWCC (National Association of Watch and Clock Collectors), Chapter #87 Greater New England, and I never looked back. That was 35 years ago, in 1985." Howard is a member of that Chapter #87, and Chapter #7 of Greater Massachusetts. Currently, he has 1,100+ clocks at the Horvitz & Frisch offices, and another 300 clocks in his home basement. He says he never buys a clock without deeply researching the manufacturer, where it was made and when it was made. (Howard's profile cont. Page 5)

(Howard's profile cont. from Page 4)

He has a library of approximately 100 clock reference manuals. Buying most of his clocks from clock conventions, EBAY or garage sales, he says the price of clocks is declining because younger people are not interested in antiques. But with declining prices, "I've been able to buy clocks I've wanted all of my life!" He just returned from a national convention in Springfield, MA this past June where he was able to purchase an Ansonia Chrystal Palace clock, called a "Four Poster," circa 1875. He says with a big smile, "It was the last clock I needed in a series. Very rare. I've been looking for it for the last 30 years, and I got a great deal from someone who didn't know what an historic piece he had." He says he likes the challenge of restoring clocks, and genuinely experiences joy when he finishes restoring a clock, although he no longer has the time to repair the clock movements and just concentrates on exterior restoration. "Clocks have taught me great patience and organization. You know, clocks are a lot like people. They just need a little polish to get going."

A passionate advocate for seniors, Howard has served as a Director and Treasurer of the Friends of the Gloucester Council on Aging for 30 years and its President for the last 19 years. When I point out 30 years is an amazing commitment of time, Howard responds, "I'm proudest of the little things we have been able to accomplish behind the scenes to make things better for the Seniors. Whether it's remodeling the Bingo Board, or ordering a new ping pong table, or restoring the Senior Center bathrooms - we're a small group, but we get a lot done." "The Seniors are so appreciative. People don't realize, when you give your time, you get twice as much in return." Over the last 25 years, the Friends have been the recipient of \$37,000 donated from the proceeds generated by the annual Gloucester Rotary Club Pancake Breakfast.

An iconic local activity associated with Howard Frisch, the annual Gloucester Rotary Club Pancake Breakfast fundraiser is celebrated outdoors every August at Stage Fort Park during the Waterfront Festival. Approximately 800 people are served early-morning blueberry pancakes in a happy occasion to socialize with family and friends. For 25 years, Howard served as the Co-Chairperson of the Pancake Breakfast fundraiser, along with Charlie Foster and retired police chief, Jim Marr. He says, "the three of us worked as a beautiful team and had a lot of fun," with members donning yellow aprons engraved with "*Precision Pancake Team.*" All proceeds from the breakfast are distributed equally to three local non-profits: Friends of the Gloucester Council on Aging, North Shore Health Project and the Teen Leaders at the YMCA. He estimates the Rotary's Pancake Breakfast has raised over \$130,000 for charity over the last 25 years. A member of the Rotary Club of Gloucester since 1989, Howard is a two-time recipient of its prestigious Paul Harris Award.


In addition to being past President of the Cape Ann Chamber of Commerce (1985), he was its Treasurer (13 years), and a Member of the Finance Committee (24 years). When he first came to Gloucester, Howard originated the concept of a seminar entitled, "*Activating Your Entrepreneurial Spirit,*" contacting seven business people to speak at an 8-hour seminar on a Saturday sponsored by the Chamber. The first seminar was held in January 1990, and this annual seminar ran for the next 20 years with over 750 people attending. Howard served as Chairman of the Chamber's Seminar Committee and presided over 180 additional seminars during the 20-year period.

Howard has been Treasurer of the First R Foundation (their motto: "*If you can read, you can do anything*") for the past 10 years and is noticeably moved by the organization's hands-on mission: The group invites local community leaders to visit Kindergarten and First Grade classes in Gloucester once a month to read aloud to the students from a brand-new hard cover book. The guest readers leave the book in the classroom as a gift to the children, with the hope that by the end of the year, with at-home help from their parents, the children will be able to read the books themselves.

For 30 years, Howard was Treasurer of the Cape Ann Investment Club and for 9 years, Trustee of the Sawyer Free Library, also functioning as Chairman of the Investment Committee and Assistant Treasurer; he was a Director of the Schooner *Adventure* for 3 years; and past Treasurer of the Gloucester Stage Company.

(Howard's profile cont. Page 12)

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p><b>OCTOBER</b></p> <p><u>Tuesday, October 8</u> New Cribbage Tournament Begins</p> <p><u>Thursday, October 17</u> 2:00—3:00 pm Rose Baker Senior Center Walgreens will offer <b>Flu Shots</b> Drop ins Welcome</p>	<p>1</p> <p>9:00 Aqua-Fit at the YMCA 9:00 Tai Chi Easy 9:30 COA Meeting 10:00 Hearing Aid Cleaning 10:00 Art Program 10:00 Knit &amp; Crochet Group 10:00 Gentle Mat YOGA 11:00 Duplicate Bridge 11:00 Handy Sewing Lady 11:30 <b>Chicken Picatta</b> 11:45 Computer Volunteers Meet 11:45 Singing Seniors 12:30 Scrabble 11:30-12:30 Soup &amp; Salad Bar</p>	<p>2</p> <p>9:30 VNA Health Clinic 10:00 Morning Bingo 10:00 Enhanced Fitness 10:30 C.H.A.S.E. Appointments 11:30 <b>Meatloaf w/gravy</b> 12:30 Bingo 1:00 Breathe/Posture  11:30-12:30 Soup &amp; Salad Bar</p>	<p>3</p> <p>10:00 Art Program 10:00 Chair Yoga Plus 10:00 Memoir Group Meets 11:30 <b>Turkey Cranberry Salad</b> 12:30 Thursday Movie 12:30 Legal Questions and Info 1:00 Contract Bridge 1:30 Chess Cluo 2:00 Parkinson's Exercise  11:30-12:30 Soup &amp; Salad Bar</p>	<p>4</p> <p>9:00 Enhanced Fitness 10:15 Zumba Dance Exercise 11:00 Tai Chi Easy 11:30 <b>Beef &amp; Broccoli</b> 12:15 Aqua-Adventure 12:30 Bingo 1:30 SHINE Appointments</p> 
<p>7</p> <p>9:45 CATA Trip 10:00 Art Program 10:00 Enhanced Fitness 11:30 <b>Boneless Chicken</b> 1:00 NIA Exercise 1:00 Jazz Band /Dancing  11:30-12:30 Soup &amp; Salad Bar  Ping Pong Table open</p>	<p>8</p> <p>9:00 Aqua-Fit at the YMCA 9:00 Tai Chi Easy 10:00 Art Program 10:00 Knit &amp; Crochet Group 10:00 Gentle Mat YOGA 11:00 Duplicate Bridge 11:00 Handy Sewing Lady 11:30 <b>Turkey a la King</b> 11:45 Singing Seniors 12:30 Scrabble 1:00 Cribbage Tournament <b>Start</b> 11:30--12:30 Soup &amp; Salad Bar</p>	<p>9</p> <p>8:00 Friends of the COA 9:30 VNA Health Clinic 9:30 State Sen. Bruce Tarr Service Visit 10:00 <b>Rose Baker Book Club</b> 10:00 Enhanced Fitness 11:30 <b>Vegetable Pinwheel</b> 12:30 Bingo 1:00 Breathe/Posture 11:30-12:30 Soup &amp; Salad Bar  Yom Kippur</p>	<p>10</p> <p>10:00 Art Program 10:00 Triad Meeting 10:00 Chair Yoga Plus 11:00 <b>Carolina Pulled Pork</b> 12:30 Thursday Movie 1:00 Contract Bridge 1:30 Chess Cluo 2:00 Parkinson's Exercise  11:30-12:30 Soup &amp; Salad Bar</p>	<p>11</p> <p>9:00 Enhanced Fitness 10:15 Zumba Dance Exercise 11:00 Tai Chi Easy 11:30 <b>Ham &amp; Cheese Egg Bake</b> 12:15 Aqua-Adventure 12:30 Bingo 1:30 SHINE Appointments</p>
<p>14</p> <p><b>Columbus Day</b> Senior Center Closed</p> 	<p>15</p> <p>9:00 Aqua-Fit at the YMCA 9:00 Tai Chi Easy 10:00 Art Program 10:00 Hearing Aid Cleaning 10:00 Knit &amp; Crochet Group 10:00 Gentle Mat YOGA 10:15 <b>Nutrition Work Shop</b> 11:00 Handy Sewing Lady 11:00 Duplicate Bridge 11:30 <b>Yankee Pot Roast</b></p>	<p>16</p> <p>9:30 VNA Health Clinic 10:00 Enhanced Fitness 10:30 C.H.A.S.E. Appointments 11:30 <b>Rib-Q</b> 12:30 Bingo 1:00 Breathe/Posture 2:00 Walgreens Flu Shots  11:30-12:30 Soup &amp; Salad Bar</p>	<p>17</p> <p>10:00 Art Program 10:00 Chair Yoga Plus 10:00 Memoir Group Meets 10:00 Financial Consultation 11:30 <b>Traveling Chef: American Carvery</b> 12:30 Thursday Movie 1:00 Contract Bridge 1:30 Chess Cluo 2:00 Parkinson's Exercise</p>	<p>18</p> <p>9:00 Enhanced Fitness 9:00 SHINE Open Enrollment 10:15 Zumba Dance Exercise 11:00 Tai Chi Easy 11:30 <b>American Chop Suey</b> 12:15 Aqua-Adventure 12:30 Bingo 1:30 SHINE Appointments</p>

 <p>11:45 Singing Seniors 12:30 Scrabble 1:00 Cribbage Tournament 11:30--12:30 Soup &amp; Salad Bar OPEN ENROLLMENT BEGINS</p>	<p>21</p> <p>9:00 - 2:00 SHINE Special Open Enrollment 9:45 CATA Trip 10:00 Art Program 10:00 Enhanced Fitness 11:30 <b>Salisbury Steak</b> 1:00 NIA Exercise 11:30-12:30 Soup &amp; Salad Bar</p> <p>Ping Pong Table open</p> <p>9:00-2:00 <b>Special Event: Open Enrollment - 5 Shine Counselors available</b></p>	<p>22</p> <p>9:00 Aqua-Fit at the YMCA 9:00 Tai Chi Easy 10:00 Art Program 10:00 Gentle Mat YOGA 10:00 Knit &amp; Crochet Group 10:00 <b>CPR Demonstration</b> 11:00 Duplicate Bridge 11:00 Handy Sewing Lady 11:30 <b>Oven Fried Chicken</b> 11:45 Singing Seniors 12:30 Scrabble 1:00 Cribbage Tournament 11:30--12:30 Soup &amp; Salad Bar</p>	<p>23</p> <p>9:30 VNA Health Clinic 10:00 Enhanced Fitness 11:30 <b>Sweet &amp; Sour Chicken</b> 12:30 Bingo 1:00 Breathe/Posture 1:00 <b>Diabetic Shoe Fitting</b> 11:30-12:30 Soup &amp; Salad Bar</p>	<p>24</p> <p>10:00 <b>Let's Talk Program</b> 10:00 Art Program 10:00 Chair Yoga Plus 11:00 <b>Fall Risk Screening</b> 11:30 <b>Roasted Turkey /gravy</b> 12:30 Thursday Movie 1:00 Contract Bridge 1:30 Chess Club 2:00 Parkinson's Exercise 11:30--12:30 Soup &amp; Salad Bar</p>	<p>25</p> <p>9:00 Enhanced Fitness 9:00 SHINE Open Enrollment 10:15 Zumba Dance Exercise -away <b>10:00 Van Trip to RMV</b> 10:00 Brown Bag Senior Market 11:00 Tai Chi Easy 11:30 <b>Hot dog</b> 12:15 Aqua-Adventure 12:30 Bingo 1:30 SHINE Appointments</p>
<p>2:00-3:00 <b>waigreens riu snots</b> 11:30--12:30 Soup &amp; Salad Bar</p>	<p>30</p> <p>10:00 Enhanced Fitness <b>Stuffed Peppers</b> 12:30 Bingo 12:30 Birthdays &amp; Anniversary Recognition 1:00 Breathe/Posture 11:30-12:30 Soup &amp; Salad Bar 4:30 Senior Supper at AGH</p>	<p>31</p> <p>10:00 Art Program 10:00 Chair Yoga Plus 11:30 <b>Halloween Party</b> 12:30 Thursday Movie 1:00 Parkinson's <b>Support</b> 1:00 Contract Bridge 1:30 Chess Club 2:00 Parkinson's Exercise 11:30--12:30 Soup &amp; Salad Bar  <b>Happy Halloween</b></p>	<p>31</p> <p><b>Council on Aging Van Trips:</b> <b>Please call 978 281-9765 to reserve your seat.</b> Monday, October 7 11:00 am— Market Basket from Sheedy Park Monday, October 21 11:00 am - Market Basket from Poplar Park Monday, October 28, 11:00 am- Market Basket from McPherson Park  Limit 8 passengers</p>	<p>31</p> <p>10:00 Enhanced Fitness <b>Stuffed Peppers</b> 12:30 Bingo 12:30 Birthdays &amp; Anniversary Recognition 1:00 Breathe/Posture 11:30-12:30 Soup &amp; Salad Bar 4:30 Senior Supper at AGH</p>	<p>31</p> <p><b>Council on Aging Van Trips:</b> <b>Please call 978 281-9765 to reserve your seat.</b> Monday, October 7 11:00 am— Market Basket from Sheedy Park Monday, October 21 11:00 am - Market Basket from Poplar Park Monday, October 28, 11:00 am- Market Basket from McPherson Park  Limit 8 passengers</p>
<p>28</p> <p>9:45 CATA Trip 10:00 Art Program 10:00 History Slideshow 10:00 Audiologist / Dr. Lodgson 10:00 Enhanced Fitness 11:30 <b>Beef Stew</b> 1:00 NIA Exercise 12:30 Seaford Ret rees Meet 11:30-12:30 Soup &amp; Salad Bar</p> <p>Ping Pong Table open</p>	<p>29</p> <p>9:00 Aqua-Fit at the YMCA 9:00 Tai Chi Easy 10:00 Art Program 10:00 Gentle Mat YOGA 10:00 Knit &amp; Crochet Group 11:00 Duplicate Bridge 11:00 Hardy Sewing Lady 11:30 <b>Spinach &amp; Cheese Frittata</b> 11:45 Singing Seniors 12:30 Scrabble 1:00 Cribbage Tournament 11:30--12 30 Soup &amp; Salad Bar</p>	<p>30</p> <p>10:00 Enhanced Fitness <b>Stuffed Peppers</b> 12:30 Bingo 12:30 Birthdays &amp; Anniversary Recognition 1:00 Breathe/Posture 11:30-12:30 Soup &amp; Salad Bar 4:30 Senior Supper at AGH</p>	<p>31</p> <p>10:00 Enhanced Fitness <b>Stuffed Peppers</b> 12:30 Bingo 12:30 Birthdays &amp; Anniversary Recognition 1:00 Breathe/Posture 11:30-12:30 Soup &amp; Salad Bar 4:30 Senior Supper at AGH</p>	<p>31</p> <p>10:00 Enhanced Fitness <b>Stuffed Peppers</b> 12:30 Bingo 12:30 Birthdays &amp; Anniversary Recognition 1:00 Breathe/Posture 11:30-12:30 Soup &amp; Salad Bar 4:30 Senior Supper at AGH</p>	<p>31</p> <p>10:00 Enhanced Fitness <b>Stuffed Peppers</b> 12:30 Bingo 12:30 Birthdays &amp; Anniversary Recognition 1:00 Breathe/Posture 11:30-12:30 Soup &amp; Salad Bar 4:30 Senior Supper at AGH</p>



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#### ◆ Notary:

Seniors needing the services of a Notary, please call 978 281-9765 to schedule an appointment with a Commonwealth of MA Certified Notary Public. Please bring a valid picture ID.

#### ◆ Financial Consultations:

Have questions on matters of finance and need an expert advisor, we invite you to call 978 281-9765 and schedule a private consultation with Financial Advisor, Tom Dexter, Thursday, October 17, 9:00 am.

#### ◆ Hearing Aid Cleanings & Testing:

Tuesdays, October 1, and October 15, 10:00 am — 12:00 o'clock with Judy Bergeron BC-HIS #8035 (Board Certified Hearing Instrument Science) offers hearing outreach and education, providing hearing aid cleanings and information. Hearing tests also available. Appointments are not necessary. Walk-ins are welcome.

#### ◆ Falls Risks Screenings:

How is your balance? October 31: 11:00 am  
On the last Thursday each month, Gordon College Center for Balance, Mobility and Wellness do falls screenings and inform you how you can reduce your risk of falling. Screenings take about 8 minutes.

#### ◆ Handy Sewing Lady

Frances Grace, "Handy Sewing Lady" is available at the senior center every Tuesday mornings, 11:00 am—12:00 noontime for your mending needs. Frances, is available to assist seniors with small sewing adjustments and repairs.

#### ◆ Constituent Service visit

Wednesday, October 9: 9:30—10:30 am  
State Senator Bruce Tarr offers Constituent Services sessions with Mr. Richard Currant, Constituent Service Outreach aide. Appointments not necessary; call 978 281-9765 to schedule a time for private consultation if you have questions or concerns for Tarr.

## Halloween Party



THURSDAY, OCTOBER 31

11:30 AM—1:00 PM

WE INVITE ALL TO ENJOY THE FUN

**SeniorCare Nutrition Program provides a complete special Autumn Fest Honey Garlic Pork Loin, Roasted Root Veggies, Stuffing w/Cranberries & Apples  
Apple Pie, sourdough Roll  
Soup & Salad Bar available for all  
Entertainment, Punch, Cake  
Costume Prizes, Door Prizes, Raffles**

*Reservations ONLY by 10/28, please call 978 281-9765*

### Dispose of your Unused Prescriptions Drugs

Saturday, October 26, 2019

10:00 am - 1:00 pm

Parking lot rear Rose Baker Senior Center

Prescriptions drugs in our home no longer needed, or outdated, can be unsafe & harmful. The opportunity to dispose of them is available for you, drop-off, October 26th. This program is sponsored by the Gloucester Health Department and the Gloucester Police Department, supported by the Gloucester Council on Aging.

### Open Door Cooking Demonstration

and Nutrition Workshop

Tuesday, October 15, 2019

10:15—11:00 am

Learn how to make Tomato & Brown Rice Soup.....

- Following along with the Open Door Nutrition Team
- Participate in healthy nutrition discussion
- Learn handy food prep techniques
- Enjoy a sample and take home a meal preparation kit to test your skills.

All are welcome to participate



### Join us if you Love to Read Books... ROSE BAKER BOOKIES: October 9

Our Book Club meets on the second Wednesday each month at 10:00 am.

Bill Minigan lead this group and invites everyone loving to read good books and engage in conversation.

**"Coastline News" on Line: [ourseniorcenter.com/find/gloucester-council-on-aging](http://ourseniorcenter.com/find/gloucester-council-on-aging)**



### Stay Young at Heart Through Art

In years past, one of the features of this art program was to visit art exhibitions here and there within reasonable travel distance. As the COA now has a traveling van, we will revisit the opportunity for our Seniors to attend exhibits that include Boston's Museum of Fine Arts; The Isabella Stuart Gardner Museum; The Institute of Contemporary Art; The Addison Gallery at Phillips Andover Academy; as well as art related activities here on the North Shore.

Our first art related visit will be to The Peabody Essex Museum which is currently showing work by Olivia Parker. Parker is a photographer whose outstanding photographs have been exhibited widely in this country and abroad. Museum Curator of photography, Sarah Kennel, has written of Olivia Parker:

"It has been a great privilege to understand the way Olivia Parker lives, and how impacted she is by her environment -- the items that she collects, how light and shadow play in her studio, how her wit and understated humor infuse her work. When you begin to unlock these pictures, you discover all of the ways in which she is working little visual jokes and word plays to further enliven the work."

If you are interested in attending the October visit to The Peabody Essex Museum, please contact Ann or me. Cost is \$18.00, and includes admission to the museum. An informal dining area is available for light fare, or individuals may choose to bring their own lunch. We will depart the Senior Center on Tuesday, October 1st at 10:30. Return to the Senior Center will be close to mid afternoon.

Mondays, Tuesdays, and Thursdays focuses on our "Drawing Into Paint" class. Mondays also include participants in the beautiful "Have=A-Heart-Doll project with its goal of creating cloth dolls for children in need.

Meanwhile...Stay Young at Heart: Investigate the Arts! Juni

### Fall Computer Lab News

Please register the Reception Desk for fall computer learning sessions. Complete name, telephone number, computer needs, and your device. Classes are being planned based on request as follows:

Using your iPhone (beginner and advanced)

Using your iPad (beginner and advanced)

Using your Android Phone (all cell phones that are not iPhones)

Using your Android Tablet (all tablets that are not iPads)

Intro to Apple Mac computers

Facebook and Twitter

Introduction to PCs & Windows 10 / Windows 10 & Internet / Digital photography and digital photo club

\*\* 1 on 1 computer, tablet & cell phone help available by appointment.

### New Classes: Genealogy to Begin

Wednesday evening, October 2, 6:00—7:00 pm

Rose Baker Senior Center

Beginners and Advanced students are welcome to attend.

Bob Ohman is looking forward to helping students discover your roots!

Please register at the Reception Desk, leave your name and telephone number.

*Come meet your ancestors*



### Unleash the Power of Age: 1623 Studios—Channel 12 Schedule

Programs and events offered at the Rose Baker Senior Center, are filmed for viewing on Cable TV, Channel 12

Monday, Wednesday Friday and Sunday each week: 8:30 am & 1:30 pm

Tuesday, Thursday, and Saturday each week: 12:30 am & 6:00 pm

### News from Outreach

The Gloucester Council on Aging Outreach Program serves older residents and their families in our community; helping seniors to remain safely at home; offering advocacy to community based supportive services; referrals to local and state agencies, and SHINE, health insurance assistance. Call (978) 281-9765.

### Legal Questions & Information

Thursday, October 3, 12:30 p.m.– 2:00 p.m. by appointment. Please call (978) 281-9765 to schedule a time with Attorney Sal Frontiero. There is no charge for this service.

### S.H.I.N.E. (Open Enrollment)

Sefatia Romeo Theken, Certified Shine Counselor Volunteer, During Open Enrollment: by appointment:

Fridays, 10:00am- 1:00pm and 1:30pm —3:30 pm

Mirtas Ulvi, Certified SHINE Counselor volunteer is available on Mondays, 10:00am—12:00 pm.

Lydia Bertolino, LSW, Certified SHINE Counselor volunteer is available for SHINE appointments Monday—Friday 9:00 am—4:00 pm. Please call to schedule an appointment (978) 281-9765, ext. 14.

NeedyMeds/CHASE: If you need information or assistance that could help with the cost of medications, medical supplies, or medical service.,

*(Outreach is supported in part, by the City of Gloucester, Executive Office of Elder Affairs, & SeniorCare, Inc.)*

### Making Choices When It Matters Most Conversations about Health Care Proxy Five Wishes and More

Wednesday, October 16, 2019

10:00 am

Offered for family and friends, we invite you to join us for a meaningful program which will be presented by CareDimensions (Hospice/Palliative Care/Support Services).

Guest speaker will discuss the importance of having advance care planning and making one's health care wishes known through use of *Five Wishes* and other planning tools.

Learning means being prepared. To register for this program, please call Ann Freeman, 978 281-9765, ex 13.

### Seniors Invited for a CPR Demonstration

Tuesday, October 22, 10:00 am

Lt. Dominic Barbagallo offers the opportunity for seniors to observe a demonstration of CPR, which is performed by emergency personnel in emergency situations. Knowledge of this lifesaving skill can allow you to respond in an emergency, and help save a life.

Cardiopulmonary resuscitation, a series of chest compressions, and breaths, provides critical blood flow, increasing the chance of survival for a victim.

## >Open Enrollment October 15—December 7, 2019

### Take Control of Your Health Care Information

Beginning Tuesday, October 15, through Saturday, December 7, Certified SHINE (Service Health Information Needs of Everyone) are available at the Rose Baker Senior Center to review your Medicare Plans, to compare plan options for 2020 and find the most cost-effective Medicare plan for you, allowing you to go over your health care information, payments and visit information. **By appointment only**. Please call 978 281-9765 to schedule a time with a S.H.I.N.E. Counselor during Open Enrollment, for:

- Mayor Sefatia Romeo Theken: Fridays: 10:00 am.—1:00 pm 1:30—3:30 pm
- Lydia Bertolino, LSW: Monday—Friday 9:00 am—4:00 pm
- Mirtas Ulvi: Mondays—10:00 am—12:00 pm

### >Special Event: 2020 Medicare Plan Reviews with SHINE, for Medicare Beneficiaries

Monday, October 21: 9:00am—2:00 pm / **By appointment only**

A Medicare Plan Review will be held at the Rose Baker Senior Center, allowing the opportunity for having FIVE S.H.I.N.E. Counselors available for 30 minute scheduled appointments for Medicare Plan comparisons.

What you need to bring for your appointment: *Bring your Red, White & Blue Medicare Card, Current Insurance Cards, Current List of Medications (be prepared; fill out the Medicare Plan Information sheet that you will find at the Reception desk. For an appointment, please call the Reception Desk at 978 281-9765.*

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◀ **Joan Lunden**, journalist, best-selling author, former host of *Good Morning America* and senior living advocate.

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*Nhung, Caregiver to Mother, Chinh*



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(Howard's profile cont. from Page 5)

His awards are too numerous to mention, but the most noteworthy include: selected as Small Business Advocate in the State of Massachusetts by the Small Business Administration (1998); selected as Small Business Person of the Year in Gloucester (2005); received the Rose Mary Kerry Award for Community Service in Gloucester (1997); and received Seacoast Nursing Home's Service to Seniors Award (2018).

In July 2007, his wife and junior high school sweetheart, Janice, was diagnosed with a rare form of lymphoma, stage 4. She died during the first round of chemotherapy in August 2007.

Howard now has a special companion in his life, Melinda Russo, with whom he attended grade school in Lynn. They share a home in Swampscott which has plenty of basement storage space for Howard's 300 clocks. Howard says he and Melinda "make a good team."

At the end of Howard's senior year at UMass Amherst, the head of the Accounting Department, Prof. John Anderson, appropriately distributed to all accounting majors copies of a poem by Robert Frost entitled, "The Hardship of Accounting." Howard recited it to me flawlessly:



Janice with Howard wearing Rotary's Paul Harris Medal

***Never ask of money spent  
Where the spender thinks it went.  
Nobody was ever meant  
To remember or invent  
What he did with every cent.***

© Robert Frost



Winter Carnival Sophomore year w/Janice, UMass Amherst

*(Full disclosure: Howard has been an accountant to my family going back three generations to my grandparents, Capt. & Mrs. Morton L. Selig. I am truly honored and blessed to call him my friend). Carla Grillo*

**Gloucester Council on Aging**  
6 Manuel F. Lewis Street  
Gloucester, MA 01930

**Council on Aging Staff**  
978 281-9765

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