

CHRISTMAS TREE SILENT AUCTION

Top Floor Learning's debut Christmas Tree Silent Auction was a resounding success – thank you to all the businesses who decorated the trees and to those who placed their bids in the days running up to December 15. The final tally was \$881. All proceeds will go toward TFL adult literacy programs.

The auction winners and the businesses that decorated the trees are: Tony Pluta (*Belchertown Bridal*), Linda Kenyon (*American Red Cross DAT*), Kristi Kenyon (*Eastern States Associates*), Gail Table (*Two Boys' Toys*), Gloria Byrnes (*Magnolia Station*), Nancy Kida (*Puppy Pen*), Marie Matera (*Top Floor Learning*), Susan Colleton (*Livingstone and Haynes*), Tasha Kwatowski (*Flamingo MotorSports*), Pat Post (*The Massey Family*), Geraldine Molleur (*Palmer Library Staff*), J. North (*Library Loft Volunteers*), Lisa Remillard (*Country Bank*).

Next year, why don't you decorate a tree for the silent auction? We provide the tree and lights – the rest is up to you! You choose a theme and decorate your tree as creatively as you like. See the trees and get some ideas at our website: www.topfloorlearning.org



Decorated by Library Loft

Special thanks go to the Palmer Public Library for providing the Thorndike Room, and Vicki Edwards, who planned the event and provided the trees and lights.

FINANCIAL LITERACY MONEY TALKS – ARE YOU LISTENING?



The new Financial Literacy program at Top Floor Learning, funded by the Community Development Block Grant, Country Bank for Savings, and North Brookfield Savings Bank, got off to a good start on December 6, 2007.

Mike Eagan taught the first two-week block, *Banking Services*. Twelve students attended a morning and an evening class during December. The next session, *Saving and Investing*,

begins on January 10 and runs for two weeks. This is followed by a session called *Credit and Debt* which begins on January 22 and runs for three weeks, and then *Budgeting* begins on February 14 and runs for two weeks. Four volunteers, Tom Camilleri, Dell Bean, Sheila Thompson, and Mike Eagan, have offered to teach the courses with the help of the education staff at Country Bank and North Brookfield Savings.

The Financial Literacy classes are free for residents of Palmer, Bondsville, Thorndike and Three Rivers. All others will pay \$50 for the nine-week course, including all materials and handouts. Each graduate will be eligible for a free checking account with \$50 from either Country Bank for Savings or North Brookfield Savings Bank.

If you are interested in being a tutor or have special expertise to offer, please contact Lisa or Margaret at 413 283 2329.

BRIDGE TO COLLEGE

Post-secondary education is key to economic opportunity in the United States. We are in the process of developing an exciting new program, in partnership with Holyoke Community College, to provide our GED and ESL students with the practical skills, resources and academic preparedness required to successfully transition into post-secondary education.

Up to this point we have not focused on helping our students enter college—getting the GED has been the end goal. But we need to broaden our vision of what is possible—to build on the successes we have achieved

and help our students take the next important step. The GED is a starting point—going beyond this means becoming career-oriented, productive and more employable. We know that many people will be impacted by having a program like this available locally, with far-reaching and profound effects for individuals, families, and the community. The program is in the very early stages of development, but if you are interested in designing and/or teaching academic preparedness curriculum, please contact Margaret at 283 2329.

We aim to launch the program in the fall of 2008. Stay tuned!

Questionnaires

The response to the questionnaires was overwhelmingly positive—most tutors and students are very happy with the way things are at TFL. One useful suggestion led to the revival of this newsletter. Another suggestion is to update our resource library. We lost our wonderful librarian when we moved into the new office and don't have anyone dedicated to keeping our resource materials pruned and managed. If you are interested in this task, we would be very grateful for your help. Suggestions for new materials would be welcomed and also, if you think there are any materials that are out of date and should be discarded, please let us know.

VITA

Volunteer Income Tax Assistance

Five people have volunteered to prepare taxes at Top Floor Learning for low to moderate income area residents. A training for volunteer tax-preparers will be held in the TFL computer lab on Saturday January 5, 2008. We will be available to help with tax preparation from the end of January until tax season ends. Please call 413 283 2329 for information.

CALENDAR

Tutor Training

(Reading/Writing)
Begins Tuesday, Jan. 15, 5—8 p.m.: TFL office. Call Marsha at 283 2329 for information

Scrabble Tournament

Thursday, February 28, 5.30—9 p.m. Community Room, Palmer Library. All welcome

Talk Times

Informal conversation group for all ESL students and tutors. FREE Monthly, 6—7.30 p.m. Jan 14, Feb 4, March 26, April 23, May 19. All welcome.

AU REVOIR

To Kathy Croteau, ESL tutor, who is going back to school this spring.

Keeping In Touch

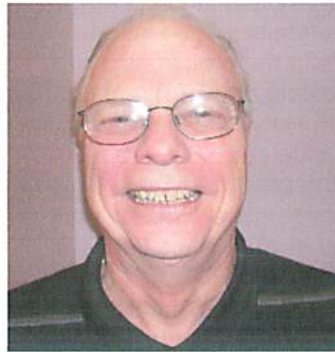
So far, the weather in 2008 has been interesting—the new year has arrived with plenty of snow and ice, followed by a big thaw. 2008 will also be an exciting year for TFL, with a couple of new programs added to our core adult literacy lineup, and a stronger connection with Holyoke Community College (see Bridge to College article overleaf). The Financial Liter-

acy program got off to a good start in December (see overleaf), and our newly-trained ESL tutors have all been matched with a student. Demand for all programs continues to grow and, looking forward, 2008 promises to be a busy and rewarding year. Happy New Year!

Margaret Boyko, CEO; Marsha Gaudette, Director of Adult Literacy; Lisa Remillard, Director of Lifelong Learning

MEDICARE Schedule D Workshops

Top Floor Learning Board Member, Ed Maxwell, has helped more than 25 area seniors evaluate their Medicare Prescription Drug plans during November and December for the 2008 open enrollment period. Medicare D is a particularly complicated federal program offering seniors, and others on Medicare, 65 insurance options depending on the individual's particular prescription drug requirements. What has made the program even more complicated this year is that Medicare is also offering a so-called Medicare "C" program, also known as the Medicare Health Pro-gram or Medicare Advantage. This is a combination program that combines supplemental health benefits with prescription drug benefits. Further complicating things is that many recipients fall into the "gap" which requires them to pay the full cost of



Ed Maxwell: tutor, board member

the drugs after their total drug costs (paid by the insurance carrier to the drug companies) reach \$2,510. Medicare recipients are then responsible to pay full price for the prescription drugs until they have paid up to \$3210 out of their own pockets. At that point the government steps in again and covers 95% of the drug costs for the rest of the year.

Ed was able to assist most recipients in finding programs that would save them a significant amount of money by enrolling in plans that gave them better benefits for the drugs that they were prescribed. He was also able to point people in the direction of the Wal-Mart \$4 generic prescription drug program that would allow them to reduce their overall drug costs to keep them out of the gap.

Since Prescription D is controlled by the insurance carriers and not the federal government, seniors and other Medicare recipients need to check their plans every year since the carriers change the rules of their programs every year. Top Floor Learning has been offering this assistance to Medicare recipients for three years now and plans to continue to assist Medicare recipients in the future as part of its Literacy mission--in this case, Medicare Literacy.

DONATIONS

Hampden Bank donated \$2,000 for adult literacy

North Brookfield Savings Bank donated \$2,000 for the Financial Literacy program

Individual Donors bid \$881 in the Christmas Tree Silent Auction

Bacon & Wilson donated \$250 for adult literacy