

# Cummington Council on Aging

## April 2020 Newsletter



Cummington Council on Aging  
P.O. Box 95, 33 Main St.  
Cummington, MA 01026

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Office Hours: Tues. & Thurs. 9am-1pm

**Due to COVID-19 precautions, the Community House and all COA events and activities are cancelled until further notice. Please check the town website: [www.cummington-ma.gov](http://www.cummington-ma.gov) for the most up-to-date information.**

### Some Thoughts:

- ⇒ Please stay home and stay safe.
- ⇒ With the nicer weather, get out and take a walk or go for a ride.
- ⇒ Call your neighbor, friend or relative for a nice conversation.

*Compiled from [gretchenrubin.com](http://gretchenrubin.com):*

- ⇒ **Take care of your body.** Get enough sleep, wake up at a normal hour, eat healthy food, stick to a regular routine of personal hygiene and dress.
- ⇒ **Beware of information overload.** We all want to stay up-to-date with the latest news, but it's easy to get overwhelmed.
- ⇒ **Tidy up.** Yes, I know it sounds ridiculous—such a petty gesture in the face of an overwhelming challenge—but over and over, people tell me that outer order gives them a sense of inner calm and inner focus.
- ⇒ **Make good use of this opportunity.** Being stuck at home is an opportunity that none of us wished for, but it's an opportunity nevertheless. Look for ways to use the time to get things done you otherwise wouldn't be able to do. Go through your closets, clear your clutter. Learn to juggle. Practice guitar. Find a YouTube work-out class and get in shape. Do yoga. Cook some new recipes. Get back into meditation. Write that novel you've been meaning to write. Update your resume. Organize your photos.
- ⇒ **In particular, you might keep a journal of this time.** It's a milestone in the life of the world, and when this is all over (and at some point, it will be over), you may be very glad you kept a record.

- ⇒ **Catch up on books, podcasts, movies, or TV shows.** Is there something ambitious you've been wanting to tackle? Like reading all the books by a certain author or watching all 3 three seasons of a recommended TV show? These activities will give you a sense of accomplishment, and keep your mind engaged and active, and they'll also distract you from anxiety. In the long run, it's very helpful to give ourselves mental breaks.

### Joan's Low Carb Blueberry Muffins

Submitted by Joan Griswold

#### Ingredients:

1  $\frac{3}{4}$  C almond flour  
1/4 C coconut flour  
1 T baking powder  
1/4 t baking soda  
1/4 t salt  
1 C blueberries, preferably wild and frozen  
3 large eggs  
1/2 C skim milk ( I use Fairlife skim)  
1/3 C coconut sugar  
1/4 C avocado oil  
1 1/2 t vanilla extract



Preheat oven to 350 degrees and spray muffin tin with cooking spray.

Sift almond flour, coconut flour, baking powder, baking soda and salt in a large bowl. Add frozen blueberries and toss to coat. Whisk eggs, milk, coconut sugar, avocado oil and vanilla in medium bowl. Add to dry ingredients and stir until combined.

\*I like to add in a handful or two of chopped walnuts and some ground flax and chia seeds to increase the protein and fiber content.

Bake until muffins are slightly browned, 20-24 minutes.

I like to store them in the freezer, pull them out one at a time to enjoy! Fine to freeze up to three months.

**Your COA board members are:**

Elliot Ring, Chairman (634-5666)  
Gail Roberge (634-0244), Worth Noyes (634-8003)  
Kathy Knox (634-8041)  
Ann Eisenhour, Foot Care Coordinator (634-2243)  
Anne Parsons, Recording Secretary (634-5707)



**Happy Birthday in April!**



Pearl Lynds, William Carver, Kenneth Price,  
Michael Falcone, Dorset Anderson, Susan Riley,  
Nancy Noyes, Karen Westergaard,  
Hilarione O'Leary, Randall Fisher,  
Robert Quigley, Jeanne Mangan, Jay Brumberg,  
Richard LaFrancis, Joyce Dempsey,  
Karen Barker, Judith Slezak, Margaret Parker,  
Luahn Page, Betty Tessier, Peggy Thorn,  
Diane Bevan

**COMING UP THIS SPRING!**

**Trips**

On May 15, we will be visiting and touring (with a guide) **Arrowhead Farm in Pittsfield**. The van will leave the Village Church at 9:15 to arrive at Arrowhead at 10, followed by lunch at Ozzie's. Please call the COA office at 634-2262 if you are interested in going. The van can seat 12— it is first come, first served. The van and admission fee to Arrowhead are being paid for by the COA. Your only cost will be lunch.

On June 12, the COA is sponsoring a trip to the **Berkshire Botanical Garden**. This will include a guided tour of the garden. Admission to the garden and the van will be paid for by the COA. There will be more details in the next newsletter.

**Art class – Painting for Fun!**

Jeanne Johns is excited to share her love of painting with you! She will be leading and teaching a 6 week painting class, beginning in May. It will be on Thursday afternoons. The only cost to you will be for the materials (the COA is covering payment to the instructor).

At this point, we are still finalizing some of the details – look for those details in the next newsletter.

If you are interested in participating (or have any questions), please call the office (634-2262) as soon as possible. Space is limited to 10.



***The Cummington Council on Aging counts on YOUR support to continue our important programs for local seniors!***

**I would like to contribute to the Cummington COA. My contribution of \$ \_\_\_\_\_ is attached.**

*(Please write your check to the Cummington Council on Aging, and mail to Cummington COA, PO Box 95, Cummington, MA 01026)*

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_

*Thank you for helping to Support Your Neighbors!*

### Seniors Aware of Fire Education

Senior   
**SAFE**

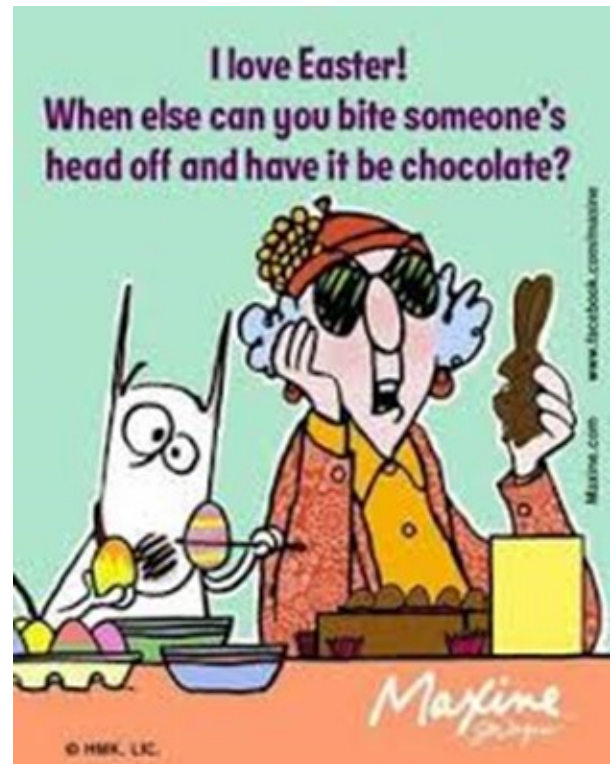
This month's topic is how to plan your escape from a fire. So, here goes:

- Know and practice two ways out of every room in your home.
- Make sure all doors and windows that lead outside open easily.
- Clear all clutter that may be in the way of your escape or make you trip or fall.
- Keep eyeglasses, keys, hearing aids, meds list, and a phone within easy reach near your bed.
- Have an outside meeting place a safe distance in front of your home where family members can meet and where first responders can see you.
- If you use a wheelchair or walker or might have a problem escaping from a fire, discuss your escape plans ahead of time with your family, building manager, neighbors and/or fire department.
- Practice your home fire escape drill twice a year.

Have a S.A.F.E. April!

--Worth Noyes, SAFE Educator  
Williamsburg & Cumington Fire Departments

*The Senior SAFE program is sponsored by many of your fire departments and the Massachusetts Department of Fire Services.*



**Would you like to receive your newsletter by email instead of snail mail?**

If so, please email Kristen at **regionalcoanews@gmail.com** to be put on the email list. Include your address so I will know which mailing list to take you off of. Thanks!

### Fun Facts for Taxes

Well, not really, but a catchy title, right? I read recently that we taxpayers may not be all that savvy about the trillions of dollars we hand over every year. So I read a bit more.

It seems tax collections started in Egypt during the time of the pharaohs, and were applied for various purposes in Greece and Italy and Great Britain. In more modern times, England imposed an income tax to help deal with Napoleon. Our first income tax was started to fund the Civil War in 1861 (though we did have earlier taxes, e.g., remember the Whiskey Rebellion?). Taxes have morphed, gone up and down, and actually make interesting historical reading: [bebusinessed.com/history/history-of-taxes](http://bebusinessed.com/history/history-of-taxes)

Anyway. There are a couple of things we really should know about our taxes.

- \* If you get a refund, you have given the government an interest-free loan.
- \* If you are in arrears on paying taxes, it will not affect your credit score. The three credit bureaus decided there was too much chance for inaccurate information. Very comforting, right?
- \* If you delay doing your taxes until October, you still have to pay by April 15 an estimate of what you will owe.
- \* Keep your returns and backup paperwork at least 3 years, more if you fear an audit, might have unreported income, or went years without filing.
- \* And of course there are scams. If you have had identity theft, the thieves can file a tax return in your name and claim a refund. This can go on for years if you aren't required to file yourself. If something changes and you file, you will get a note from the IRS that you have already filed! Then the work begins to clear up the mess.

Holding my SS number close,  
Jean O'Neil, TRIAD committee member  
413-268-2228, [jeanoneilmass@gmail.com](mailto:jeanoneilmass@gmail.com)

## **CORONAVIRUS 19 and impact on COAs and elders in the Hilltowns**

Dear friends and readers of the newsletters from the Northern Hilltowns Councils on Aging,

We apologize for any delay that has occurred in the receipt of our newsletter. We had prepared our newsletters as usual, listing all of the events, activities and programs provided by the Councils on Aging, and were ready to go to the printer when the Governor declared a state of emergency and towns that are part of our Northern Hilltowns Consortium have closed public buildings. Rather than publish programming and invitations we have decided to redo the newsletters. Instead, we are providing important guidelines that are so important in minimizing the effects on older adults in our communities.

### **There is a shortage of disinfectants in stores and I have trouble driving long distances, how can I disinfect my home without a special product?**

For disinfection, diluted household bleach solutions, alcohol solutions with at least 70% alcohol, and most common EPA-registered household disinfectants should be effective.

Diluted household bleach solutions can be used if appropriate for the surface. Follow manufacturer's instructions for application and proper ventilation. Check to ensure the product is not past its expiration date. Never mix household bleach with ammonia or any other cleanser. Unexpired household bleach will be effective against coronaviruses when properly diluted.

### **Prepare a bleach solution by mixing:**

5 tablespoons (1/3<sup>rd</sup> cup) bleach per gallon of water or 4 teaspoons bleach per quart of water

### **How can I make my own hand sanitizer?**

You can use rubbing alcohol: 2/3 cup alcohol with 1/3 cup of aloe vera lotion.

### **Is the need to keep social distance from others really necessary?**

YES! Flatten the curve before it flattens you. It's as important as washing hands frequently and correctly. Both precautions protect you, your family and friends. Many of us are already compromised by autoimmune diseases, chronic respiratory illnesses or other chronic diseases. Please remember it's as important to dry your hands thoroughly as it is to wash correctly.

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### **Highland Valley Elder Services Remains Open**

Allan Quimet, the Executive Director Of Highland Valley Elder Services is staying in touch with all of the Councils on Aging and sent the following message:

Dear Directors,  
I hope you are well during this challenging time.

Please find a brief update regarding HVES programs and services in response to COVID-19. Programs and services may be reduced or delayed by our providers since we are in the people helping people business but we are not aware of any major disruption to services at this time. We have prioritized our most vulnerable consumers in the event of a worker shortage. I realize we are all trying to strike a balance of service delivery, socialization, and the need for social distancing/isolation. We are concerned about the unintended consequences to consumers and want to ensure we assist each other for their wellbeing.

To allow for maximum flexibility, we will begin to deliver individualized and portable meals to COAs who have meal sites. We will begin this process by Monday the 16th the latest. The meals will offer maximum flexibility for your unique community needs. Consumers may take them home or eat them at the community meal location. (Meals may come cold, frozen, or hot so they may require some preparation.) If you know of residents in your community, over 60, who become incapacitated by illness, please refer them to us for meals. We will initiate a three week meal delivery plan and add additional time if it becomes necessary.

Please contact our nutrition department regarding any community meal questions. Please contact or send referral to our information and referral department regarding home delivered meals or other service requests. If you have general questions feel free to contact me or anyone else at Highland Valley that may be of service to you or your community members. My best to you and your communities. I know we are a resilient bunch and support each other especially well during times like these.

Thank you,  
Allan Ouimet, LICSW-MA, LCSW-CT  
Executive Director

**\* There is a new open line at HVES: 586-2000 ext 211 for all information and questions about COVID-19**

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**Staying in touch is important.** Do not ride this out alone. If you need help, please reach out to friends, families or others. If you are feeling ill and wonder if you have the virus, please call your doctor first and remain in your home.

For more information about COVID-19, the following links are very helpful.

**Massachusetts** Information on the Outbreak of Coronavirus Disease (COVID-19):  
[mass.gov/resource/information-on-the-outbreak-of-coronavirus-disease-2019-covid-19](https://mass.gov/resource/information-on-the-outbreak-of-coronavirus-disease-2019-covid-19)

**Governor Baker's Press Releases re: COVID-19:** [mass.gov/lists/press-releases-related-to-covid-19](https://mass.gov/lists/press-releases-related-to-covid-19)

It's our hope that you find this information helpful and that we all come out unscathed on the other end. We look forward to getting back to the regular kind of newsletters later.

# On the Go!



The Friends of the Northampton Senior Center have arranged the following outings, and you are welcome to join!

\*Please make your reservations early as these trips fill up fast!\* **Call Francine Frenier at the Northampton Senior Center: 413-587-1228.**



**June 16: Hildene-Lincoln Family Mansion Tour & Gardens**, Manchester, VT. Lunch included at Wilburton Inn overlooking the Green Mountains. Cost is \$117. Receive a \$10 discount if paid in full by May 4, 2020.

**July 22: Museum of Fine Arts in Boston** celebrates its 150th Anniversary. Thirty five paintings by Monet on display. Included is a family style meal at Maggiano's. Cost is \$108. Receive a \$10 discount if paid in full by June 10, 2020.

**Aug. 11: Plymouth 400th Anniversary**, Thanksgiving Buffet. Visit the Mayflower II and America's living history museum at Plimoth Plantation. Cost is \$124. Receive a \$10 discount if paid in full by June 24, 2020.

**Sept 28- Oct 2: Niagara Falls/Toronto** 5-day bus trip. \$525 per person dbl. occupancy. Receive a \$25 discount if paid in full by June 15, 2020. Passport required. Lodging is on Canadian side of the Falls.

**Nov 16-17: 2 Day Holiday Shopping at Destiny USA Mall**, Syracuse, NY, the second largest mall in the USA. Over 250 stores & dining options. Accommodations at Embassy Suites with breakfast included. Other meals on your own. Cost to be determined per person dbl. occupancy. Receive a \$10 discount if paid in full by September 15, 2020.

**Coming May 2021:**  
11 Day Bus trip to **COLORADO!**



# April's Good News!

By Deborah Hollingworth

The good news this month is about **Prescription Advantage**, which is a program for Massachusetts residents designed to help with the cost of their Rx. Sometimes I think this benefit is one of the best kept secrets. It doesn't cost anything, and the application is not too complicated. You can apply online ([prescriptionadvantagemma.org](http://prescriptionadvantagemma.org)) or call them and they will help you complete the application by phone: **1-800-243-4636**. Your SHINE counselor can help too. Ask at your senior center. Even if you have Rx coverage through your health insurance, like a Medicare Advantage plan, or a stand alone Medicare D plan, Prescription Advantage still can help, especially if you have to take expensive brand name Rx and find yourself in the "donut hole" every year.

If your income is less than \$3,122 if single, or \$4,227 if married, you are eligible.



**NOTE:** if you already have Extra-Help, which is a benefit administered by Social Security, or you have MassHealth, you do not need Prescription Advantage.

But unlike Extra-Help and MassHealth...and this is important— Prescription Advantage **does not count assets**. Only your income.

Prescription Advantage is a subsidy for lower income Massachusetts residents. The less income you have, the more Prescription Advantage helps. In the 1990s, Massachusetts was one of the first states to offer Rx subsidy to support its residents. In 2006, when the federal government launched Medicare D, it was modeled on Massachusetts' Prescription Advantage.

**For more information, you can visit [prescriptionadvantagemma.org](http://prescriptionadvantagemma.org) or contact your SHINE counselor to see if you qualify.**



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**P.O. Box 95**  
**Cummington, MA 01026**

PRSR STD  
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Kathy Knox, 634-8041


Ann Eisenhour, 634-2243

Ann Parsons, 634-5707

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Kristen Estelle,  
Newsletter Designer  
regionalcoanews@gmail.com

This Newsletter is sponsored in part by a grant from The Executive Office of Elder Affairs.

 <p><b>SOCIAL SECURITY SCAM</b></p>	<p><b>WHAT SHOULD YOU DO?</b></p> <ul style="list-style-type: none"><li>• Never give personal information to unsolicited callers</li><li>• Remember, the SSA will never call you asking for your Social Security #</li><li>• Don't trust your caller ID</li><li>• <b>HANG UP!</b></li></ul>
<p><b>Your phone rings, the caller ID says it's the Social Security Administration.</b></p> <ul style="list-style-type: none"><li>• You are told that your Social Security Number has been compromised and you need to confirm your number.</li><li>• If you don't cooperate, the "Agent" threatens to take you to court or have your Social Security check blocked-meaning you won't receive your benefits.</li></ul>	<p><b>NWDA Consumer Protection Unit</b> Greenfield (413) 774-3186 Northampton (413) 586-9225 Working in cooperation with the Office of the Attorney General</p>