

Cummington Council on Aging

November 2021 Newsletter



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

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Weekly Programs And Activities

Healthy Bones and Balance

This exercise class is being held on Mondays and Thursdays from 9:30 to 10:30 a.m.

Coffee hour

Join us after exercise or come just for coffee on Mondays from 10:45 to 11:45 a.m.

Needlework group

NOTE CHANGE IN SCHEDULE: This is being held on **Thursdays** from 1 to 4 p.m.

Boxed Lunches

Boxed lunches will be distributed on the third Tuesday of the month. (See details below.)

Living Fully, Aging Gracefully

The next Zoom meeting for this group is **Tuesday, November 9**. For more information, please contact Wynne or Lucy at 634-5576 or wynlucy@gmail.com; or Annie at annieb@crocker.com.

Sign up for Monthly meals prepared by HVES

Our first meal from Highland Valley Elder Services is coming up. It will be distributed on **Tuesday, November 16th around noon or 12:30** at the Community House. The menu is: pork chopette with gravy, roasted beets and sweet potatoes, pumpernickel bread, and applesauce.



Although we know that many of you miss our monthly potlucks, we are hoping this will be a pleasant and useful substitute. Because you will not be able to eat at the Community House, you will have to take the meal home with you. Please join us in trying out this new service. We have worked very hard to make this happen. Our hope is to continue on a monthly basis throughout the winter. If you are interested, please call the COA office at 413-634-2262 **by**

November 9th and leave a message with your name and phone number. We will call you back to confirm and finalize the pick-up time.

Would you like to borrow a...

Chromebook?

These are small computers most commonly used to browse the internet, read/write email, read e-books, watch movies/videos, and use Skype or Zoom to communicate with others.

Pedal exerciser? We have several pedal exercisers available for you to borrow. It is essentially a portable exercise bike that you place on the floor and pedal with your legs or set on a table and pedal with your arms.

Weight set? We recently acquired several hand-weight sets for you to borrow. Each set includes 1-pound, 3-pound and 5-pound hand weights that sit in a rack stand when not in use.

If you are interested in borrowing any of these items, leave a message at the COA office at 413-634-2262 with your name and phone number or send an email to croumeliotis@cummington-ma.gov

Northern Hilltowns Consortium of Councils on Aging

The Cummington COA is part of the Northern Hilltowns Consortium of COAs. One of our projects has been to create a website, which includes information specific to each of the consortium's seven towns as well as more general information that applies to all. It is still a work in progress, although it is almost finished. We would like to invite you to peruse the website and share your thoughts. Is it easy to find information? Is there information that you would like to see on the website? Please share your thoughts by calling 413-634-2242 or emailing croumeliotis@cummington-ma.gov. The website link is: northernhilltownscoas.org

Listen to John Bye's podcast "In These Hills"

We have heard from some of you that you have listened to John Bye's podcast "In These Hills" and have enjoyed hearing fellow Cumington residents share their thoughts about living in our town. So far, the interviewees have included: Jim Martin, Jeanette Horton, Ernie Strong, Pat Keith, Mark DeMaranville, Sarah Fournier, Michael Holden and Brian Gilman. To listen, go to newruraladvocate.org click on Podcasts in the menu, then click on "In These Hills".

Medical Equipment- in need of wheelchairs and rollator walkers with seats

Thank you to those who have recently donated various pieces of medical equipment to the COA's collection. We are still in need of wheelchairs and rollator walkers with seats. If you have any in good, clean condition and would like to donate to our collection, call the COA office. Also, if you would like to borrow any of our available medical equipment -- including walkers, crutches, shower seats and tub transfer seats, toilet seat risers, and more -- call the COA office at 413-634-2262.

2021 Elder Law Education Guide

If you would like a copy of the 2021 Elder Law Education Guide, please leave a message at 413-634-2262. We have this guide in paper copy as well as pdf and it covers a wide range of legal issues affecting the lives of older adults.



Looking for board members

We are still looking for additional board members. Please consider joining us! Our meetings are on the first Thursday of the month and last for about 1 ½ hours. Additional time commitments vary according to our scheduled programs and activities. The only requirements are that you be a resident of Cumington and that you are interested in serving the needs and interests of our town's older residents. If you are interested, leave a message at the COA office at 413-634-2262.

Vaccine appointments at HCHC and Vaccine boosters

Free Covid-19 vaccinations continue to be offered at the Hilltown Community Health Center. For more information, call 413-667-3009 ext. 261.

Also, please see the back page of this newsletter for updated information on Vaccine boosters.

Happy Birthday in November!



- Patricia Stout, Patricia Brundage, Donna Douglas,
- John Eisenhower, Dennis Forgea, Robert Arbib,
- Daniel Loux, Charles Marinus, Margaret Urbanowski,
- Lawrence Tower, Linda Streeter, Mary Dygert,
- Peg Daniels, Dann Emerson, David Gokey,
- Barbara Badner, Timothy Gibson, Allan Kidston,
- Barbara Konieczny, Gloria Robbins, Peter Watson,
- Victoria Valenza, Beth Lang, Kathleen Watson,
- Mary Sullivan, Joseph Gomes,
- Georgann Matuewezski, Gail Roberge,
- Richard Roberge, Shevaun Keogh-Walker,
- Amy Pulley, Herbert Kellogg, Charles Porter,
- Lisa Gladu, Paula Pedersen, Alice Cozzolino,
- Robert Godfrey, Cynthia Lynds, Laura Sheppard,
- Kevin Higgins, Tina Crotty-Vandoloski, Philip Morin,
- Robert McNamara, John Warriner

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

I would like to contribute to the Cumington COA. My contribution of \$_____ is attached.
(Please write your check to the Cumington Council on Aging, and mail to Cumington COA, PO Box 95, Cumington, MA 01026)

Name _____
Address _____

Thank you for helping to Support Your Neighbors!

The Cumington Council on Aging



**Hear A Beep.
Get On Your Feet!**

**Hear A Chirp
Make A Change!**

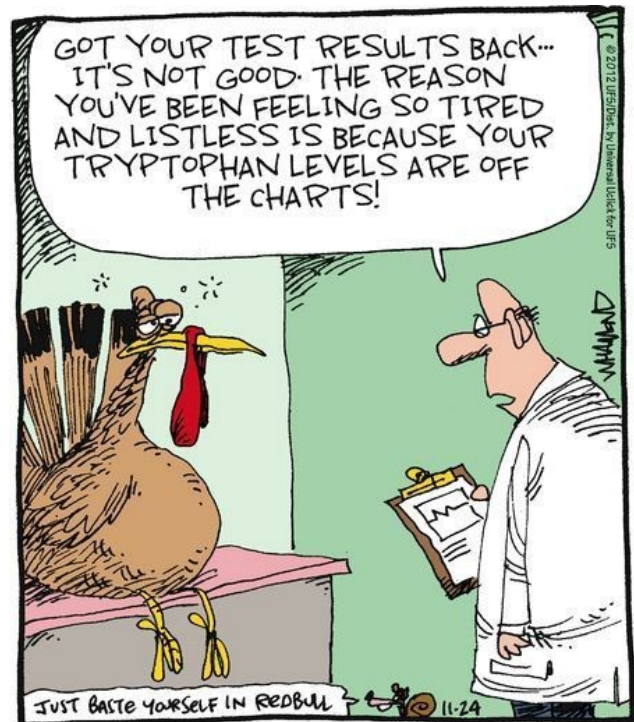
Last month's topic was the "Sound You Can Live With," your smoke detector. Remember? This month's topic is Carbon Monoxide (CO) alarms:

- Carbon Monoxide is a colorless gas that you cannot see or smell and it takes away the ability of your body to get and use the oxygen your body needs to survive.
- The CO alarm gives off a continuous set of four loud beeps to let you know you have dangerous amount of CO in your house.
- When you hear the continuous beep, beep, beep, go outside, then call 911 and stay out of the house.
- A single chirp every 30 to 60 seconds means the battery is low and must be replaced.
- CO alarms also have "end of life" sounds that vary by manufacturer. Check their instructions.
- Chirping that continues after replacing the battery means the alarm needs to be replaced.

Have a SAFE November!

--Worth Noyes, SAFE Educator
Williamsburg & Cummington 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, in color, 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!

ROBO CALLS!!! Note 1

More frustration - right next to spam text messages, phone calls from who knows who for you know what. You know I would love to give you a single source or option or program or Something, to stop phone calls you don't want. Sadly, it is complicated so I can't do that.

What I can do is ask you to read a very complete and mostly straight-forward website from the Federal Trade Commission. It starts with making sure you have done what you can with the national Do No Call list. Just a reminder, if you have added a phone or changed numbers, make sure you sign up the new phone. You can also call their number to check your status. **"You can register your numbers on the national Do Not Call list at no cost by calling 1-888-382-1222 (voice) or 1-866-290-4236 (TTY). You must call from the phone number you wish to register. You can also register at donotcall.gov."**

The Federal Trade Commission site goes over landlines and cell phones and some options. Go to consumer.ftc.gov, then click on "Privacy, Identity & Online Security" and read under "How To Block Unwanted Calls."

Actions –

Check your Do No Call status.

If you want me to print the FTC pages and get them to you, just holler.

If you need help with interpretation of those pages, just holler.

If you need a grandchild or other young person to help you with this, good luck. I don't have one.

Your town's Senior Center or COA may also have someone to help you with this.

Keep Smiling,

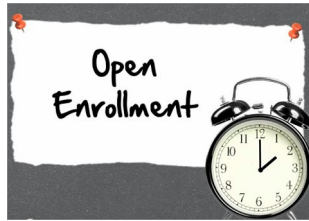
Jean O'Neil, TRIAD committee member
413-268-2228, jeanoneilmass@gmail.com

November's Good News

By Deborah Hollingworth

What is Open Enrollment...and why do we go through this every year? Good question, so let's see if I can shed a little light on the subject.

Open Enrollment is this time of year (October 15th through December 7th) when we can change our health insurance coverage. We get inundated with a lot of advertising from insurance carriers like AARP, BlueCross, Health NewEngland, who want us to enroll in their plans. Their insurance plans sound great. But are they better than what we already have? And why do plans change...why can't they stay the same every year? Some of you do not have to change plans. So you can ignore all this advertising.



1. If you have MassHealth as well as Medicare, you do not have to consider changing plans.
2. If you get your health services through the VA, you don't have to change or pay attention to any of this advertising.
3. If your health insurance is part of your retirement/pension, you don't have to change.
4. If you are still working and have health insurance through your employer, or your spouse's employer, you don't have to change.
5. And finally, if you are satisfied with your current health insurance coverage, you don't have to change.

That leaves the rest of us. Here's when it makes sense to check out other insurance options.

- ⇒ This year my Rx plan decided to almost double the monthly premium. This happens. And when it does, there might be a better option.
- ⇒ This year my doctor prescribes a new medication that my current plan doesn't cover...or it's covered, but the co-pay is expensive.
- ⇒ This year we're going to spend the winter in Florida and I'm not sure my Medicare Advantage plan works there?
- ⇒ This year I'd like to get a knee replacement and anticipate needing PT after. My plan has some pretty high co-pays, maybe there's a better plan for me?

I heard that some Rx plans are offering much lower co-pays on the type of insulin I have to use. Which plans might work better for me?

Each year the Federal government allows insur-

ance carriers to make changes to their plans so they can maintain their profit margins. The cost of Rx increases, new medications are always coming on the market, hospital costs increase, and insurance providers are allowed to modify their plans accordingly. As consumers, we get to stay with our plans...or opt out and change. It can be confusing and overwhelming. So call your senior center and book your SHINE appointment early!



HMLP: Home Modification Loan Program

Home Modification Loan Program (HMLP) is a state-funded loan program, providing loans to homeowners and small landlords to fund necessary changes to keep disabled or elderly family members in their own homes and communities. This is not a home repair program and is not a resource to repair roofs, windows, or heating and septic systems. Work must be completed by contractors who are licensed and insured.

Loan Information:

- \$1,000 to \$50,000 loans to property owners
- 0% interest
- No monthly payments or interest
- Repayment is required when property is sold or transferred
- \$1,000 to \$30,000 loans to owners of manufactured or mobile homes
- Landlords with fewer than 10 units may be eligible for a 3% loan for a tenant

Possible Home Modifications:

- Bathroom & kitchen modifications
- Ramps
- Stair-lifts, and/or platform lifts
- Sensory or therapy spaces
- Hard-wired alarm systems
- Fences
- Accessory dwelling units

Eligibility is based on:

- Income
- Documentation of need from professional
- Proposed home modifications

(Continued on next page)

2021 Income Guidelines

Household Size Eligible with Gross Income up to:

1	\$188,000
2	\$214,800
3	\$241,600
4	\$268,400
5	\$290,400
6	\$311,400
7	\$333,000
8	\$354,400



For more information call Susan Gillam at
1-866-500-5599 or visit cedac.org/hmlp

From Alzheimers Society: It's Time to Open the Cognitive Impairment Door Wider

Reprinted below are excerpts from the Alzheimer Society's website (www.alzheimers.org.uk) that offers information as you cross the threshold to the topic of dementia.

What is dementia and what are the symptoms?

Dementia is the term for a group of symptoms that occur when the brain is damaged by diseases. This includes Alzheimer's disease or diseases of the blood vessels that can cause a stroke. These diseases can cause a significant decline in a person's mental abilities or 'cognitive function' - our capacity for things like memory, thinking and reasoning.

For a doctor to diagnose dementia, a person's symptoms must have become bad enough to significantly affect their daily life, not just be an occasional minor irritation. This means having new problems with everyday activities about the house, in the community or at work. For example, starting to have problems paying household bills, using the phone, managing medicines, driving safely or meeting up with friends.

If a person has symptoms that are worse than would normally be expected for a healthy person their age, but are not severe enough to significantly affect their daily life, a doctor may diagnose mild cognitive impairment (MCI). This is not a type of dementia, though some people who have MCI will go on to develop dementia.

The signs of normal aging and dementia

In the next column are some of the possible changes due to both normal aging and early dementia. However, it is important to remember that everyone is different and not everyone with dementia will have all of these changes.'

Other conditions may also account for some of them. For example, a person with depression can have problems making decisions, get confused easily and appear withdrawn or irritable.

Ability	Possible changes due to normal aging	Possible changes due to dementia
'Short-term' memory and learning new info	Sometimes forgetting people's names or appts, but remembering them later	Forgetting the names of close friends or family, or forgetting recent events - i.e. visitors you had that day
	Occasionally forgetting something you were told	Asking for the same info over and over - for example, 'where are my keys?'
	Misplacing things from time to time, i.e. your mobile phone, glasses, but retracing steps to find them	Putting objects in unusual places, i.e. putting your house keys in the bathroom cabinet
Planning, problem-solving and decision-making	Getting less able to juggle multiple tasks, esp. when distracted	Having a lot of difficulty concentrating
	Making a bad decision once in a while	Frequently poor judgement when dealing with money or when assessing risks
	Occasionally making a mistake when doing family finances	Having trouble keeping track of monthly bills
Language	Having a bit of trouble finding the right word sometimes	Having frequent problems finding the right word or frequently referring to objects as 'that thing'
	Needing to concentrate harder to keep up with a conversation	Having trouble following or joining a conversation
	Losing the thread if distracted or many people speaking at once	Regularly losing the thread of what someone is saying
Orientation	Getting confused about the day or the week but figuring it out later	Losing track of the date, season and the passage of time
	Going into a room and forgetting why you went there, but remembering again quite quickly	Getting lost or not knowing where you are in a familiar place
Visual perceptual skills	Vision changes related to cataracts or other changes in the eyes, such as misty or cloudy vision	Problems interpreting visual information. For example, having difficulty judging distances on stairs, or misinterpreting patterns, such as a carpet, or reflections

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Vaccine Booster Information

The Centers for Disease Control and Prevention (CDC) and the federal Food and Drug Administration (FDA), as well as the Advisory Committee on Immunization Practices (ACIP) have authorized the Pfizer COVID-19 Booster for individuals 65 years of age and older, individuals 18-64 years of age at risk for severe COVID-19 due to underlying medical conditions, and individuals 18-64 years of age who are at increased risk for COVID-19 because of occupational or institutional settings who have previously received the Pfizer vaccine. These residents are eligible to receive their booster shot at least 6 months after their second dose of the Pfizer COVID-19 vaccine.

You can get help with making an appointment or finding a walk-in clinic through the Northampton Senior Center. Go to:

northamptonma.gov/2219/Vaccine-Clinics#weeklyschedule.

If you cannot find what you need on the website, you can call their vaccine line at 413-587-1219. Walgreens and CVS (as well as other locations) also have booster shots available—appointments are encouraged.

Daylight Savings Time ends
this weekend and we're
supposed to "fall back."



Fortunately that's my specialty!

Visit Jim Hunt at [facebook.com/huntcartoons](https://www.facebook.com/huntcartoons)

