

Cummington Council on Aging

May 2023 Newsletter



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

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Spring Potluck

Wednesday, May 17th Noon-1:30pm
Community House

Spring is here and we are hosting another potluck luncheon! Join us on Wednesday, May 17th from noon to 1:30 at the Community House. We will be serving meat-loaf, mashed potatoes, gravy, corn and rolls. Feel free to bring a dish to share. Following the meal, the Northwestern District Attorney's Office Elders Unit will present "Knowledge is Power: Elder Safety Empowerment." You will learn about signs of abuse (including financial exploitation), tips and strategies to help protect yourselves, what to do when you suspect abuse, how to avoid identity theft, and how to recognize scams that are targeted to elders.



Do you need a ride to the potluck? The Easy Ride van is able to give rides to Cummington residents who need transportation to the potluck. The van will pick you up at your residence and bring you back home at the end of the potluck. The round-trip cost is \$2.50. If you need a ride, please call the COA office at 634-2262 by May 5th.

by Florence attorney Valerie Vignaux of The Law Office of Valerie Vignaux. She specializes in estate planning, including the preparation of documents necessary to protect individuals both during their lives and after death. She will focus on the following topics:

- ⇒ Planning for incapacity--health care proxies, HIPAA releases, MOLSTs, and powers of attorney; and a quick lesson on guardianships and conservatorships
- ⇒ Planning for death--wills and trusts, and a quick lesson on probate
- ⇒ Taxes--a quick lesson on gift and estate taxes

There will be plenty of time for questions.

Technology support available every month 3rd Tuesday from 1-3 pm

Need help using your smartphone, mobile phone, iPad, tablet, ePhoto frame, smart TV, laptop? Or, do you need help using the internet, an app, other software or even with printing? One-on-one assistance is available to you every third Tuesday of the month. Upcoming dates: May 16, June 20. Call/text Peg Whalen in advance to schedule time **413-404-4566** or nhillcoastech@gmail.com

Weekly Grab & Go

We are now offering the grab & go hot meal every Tuesday. The next meals will be distributed on **Tuesday, May 2, 9, 16, 23 and 30**. Pick up your meal between noon and 12:30 at the Community House. If you are interested in any of the meals, leave your name and phone number with the COA by **April 26th** for the first meal and by **May 2nd** for the remaining meals. There is a suggested donation of \$3 per meal, which goes to Highland Valley Elder Services.

Elder Law Education program sponsored by the Massachusetts Bar Association

Please join us on Wednesday, May 31st at 10:30 at the Community House for a presentation and Q&A

Save the Dates

Last year's potluck picnic and dance at the pavilion were so much fun that we are doing them again!



You are invited to join us for a **potluck picnic** at the pavilion at Pettingill Park on **Wednesday, June 21st at noon**. The COA will provide chicken and various side dishes, as well as some dessert and beverages. Please bring a dish to share. There will also be live music. Look for more information in the next newsletter.

On **Friday, August 11th** from 5:30 to 8:30, we will be hosting a **dance** at the pavilion at Pettingill Park. DJ Bobby C will be playing songs from the

50s to current music. Look for more information in the upcoming newsletters.

Covid test kits

We have many test kits at the moment that we would like to share with you. They will be frequently restocked on the Resource Cart (which is located next to the COA office in the back part of the Community House (across from the kitchen)). While there, browse through the other items that we maintain on the cart. In addition to those test kits, you will find: personal health care journals, file of life forms, walking maps, games & puzzles, greeting cards for various occasions, the current Elder Law education guide, and more. Anytime the building is open, you can come by to take what you need from this cart.

Ongoing Programs, Activities & Resources

For more information on any of these programs, activities and resources, contact the COA at croumeliotis@cummington-ma.gov or 634-2262.

Grab and Go Hot Meal

Leave your name and phone number with the COA by April 26th for the first meal and May 2nd for the remaining weeks' meals, which will be distributed at the Community House between noon and 12:30 on Tuesday, May 2, 9, 16, 23 and 30.

Healthy Bones and Balance

Mondays and Thursdays from 9:30 to 10:30 a.m.

Coffee Hour

Mondays and Thursdays from 10:45 to 11:45 a.m.

Needlework Group– Wednesdays, 1-4pm.

Foot Clinic

The next foot clinic will be on **May 9th** with Piper Sagan at the Community House. The cost is \$40

for Cummington residents and \$50 for non-residents. Contact the COA to make an appointment.

Living Fully, Aging Gracefully

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

Medical Equipment

Walkers, crutches, shower seats and tub transfer seats, toilet seat risers, and more are available for your use. We also accept donations of clean equipment in good condition.

Easy Ride Van

The Hilltown Easy Ride van provides trips for shopping to Northampton on Tuesday and Thursday mornings and to Pittsfield once a month. Medical and other rides can be scheduled for Mondays, Tuesday afternoons, Wednesdays and Fridays from 8:30 to 4:30. The Driver Pool program is available for medical rides when the van is not available. Contact Ed Pelletier at **296-4232** for more information and to arrange a ride.

Happy Birthday in May!

Chester Gorski, Wil Hastings, Cynthia Joyner, Andrea Hoffman, Lorena Thayer, Charles Quinlan, Theresa Panzeri, Peter Marcoux, Kathleen Knox, Carol Stoddard, Alexandra Cherau, Fredric Nudell, Ann McCullom, Martha Emerson, Cory Heath, Carolyn Hooks, Laura Pierce, Sandra Streeter, Julie Becker, Michelle Taylor, Donald Stupplebeen, Antoinette Reed, Nancy Cole, Judy Messer, Harry Box, Thomas Farrington



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!

The Cummington Council on Aging



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!

Your State Representatives

State Senator Paul Mark

Email: paul.mark@masenate.gov

Phone: 413-464-5635

Mail: 773 Tyler Street
Pittsfield, MA 01201

Nearby local office hours:
Williamsburg Town Hall
2nd and 4th Tuesdays from 1-3pm

State Representative Lindsay Sabadosa

Email: Lindsay.Sabadosa@mahouse.gov

Phone: 413-270-1166.

Mail: 76 Gothic Street
Northampton, MA 01060

Caregivers Part 3, Electronics

The last in this installment... like I'm writing a serialized short story here... we turn to electronics and keeping your care recipient financially safe.

Our cell phones and internet access are both a major benefit and potential bugaboo all in one! There are many ways to get into trouble but also steps to take to avoid issues. I don't have room to completely describe all the tips here so call me if you need more info.

1. **Passwords.** They should be strong, they should be unique, they should be safeguarded. PAGES have been written on managing passwords.

2. **Two-factor authentication.** This means you put in a password, then get an email or phone text with a second password which is required to continue.

3. **Privacy settings.** Require a code or photo or fingerprint to activate a device. Turn off location tracking. For GPS directions, don't use the real home address; fudge it by giving a park or address close by. On social media, read that media's instructions to learn how to limit who can see a post, meaning just close friends or the entire world.

4. **Security.** Use anti-virus software and keep it up to date. Keep the operating system up to date to take advantage of their security improvements. Activate the firewall. Learn how to erase personal data from a lost phone. Use an authenticator app that will connect to the elder's accounts and alert you when somebody tries to log on (Thanks, Peg Whalen).

If you are working with an elder with diminished capabilities, consider some of the steps that parents can take with their children to provide safety. See <https://connectsafely.org/controls/>. This will help you block an online site that the elder repeatedly accesses to order unneeded merchandise, for instance.

Take care,

Jean O'Neil

TRIAD Committee member

jeanoneilmass@gmail.com; 413-268-2228

May's Good News

By Deb Hollingworth

There may be help paying for your Medicare B premium if your income is less than \$2,734/month or less than \$3,123/month if married. Countable assets need to be less \$18,180 or \$27,260 married. This is a significant increase in the financial eligibility limits for this program, and one of the ways the State is helping residents with their health insurance costs.

We often forget about the Medicare B premium because it's deducted from our social security benefit before the remaining benefit is auto deposited in our checking account. So we never get a bill, just a reminder at the end of the year from social security saying this is your benefit, this is what we took out for your Medicare B premium. This year it's \$165/month. So if you do the math that's \$1,980 for the year. If you qualify, you get a letter from social security saying they are putting that \$165/month back in your check.

This benefit is called the Medical Savings benefit or the Senior Buy-in benefit or the MassHealth Buy-in benefit. Frustrating? Confusing enough without giving a benefit multiple names, but who am I to argue?

Better news: if your income is less than \$2,309/month, this Senior Buy-in acts like a Medex plan. Meaning, it supplements your Medicare, so when you have a doctor visit, or any medical service, Medicare pays about 80% of the bill and this Senior Buy-in pays the rest. You have no co-pays.

Why is this Good News now? It used to be that you couldn't have more than \$7,000 in countable assets, and your income had to be much lower. So many more people could qualify now and see \$165/month put back in their social security check.

Curious? You can contact a SHINE counselor through your senior center to see if you qualify.

Massachusetts will end its COVID-19 Emergency status on May 11

1. What does that mean for our residents?
The COVID-19 public health emergency in Massachusetts and the vaccine mandate for more than 40,000 state workers will both end on May 11, in conjunction with the federal government's end date for the public health emergency

2. So what happens going forward?
Three years after the onset of the pandemic, the state, and much of the world, is shifting towards treating COVID-19 less like a pandemic and more like a respiratory illness.

2. So COVID-19 is over?
No, we will continue living with COVID-19. We can now incorporate the tools to manage this virus into our standing response to respiratory illness within our communities and healthcare system.

3. No More vaccine mandates then?
Certain workers will still be subject to vaccine mandates under rules from the state Executive Office of Health and Human Services and the federal Centers for Medicare and Medicaid Services.

4. Does this mean nobody is getting COVID-19?
No, on March 30th Massachusetts health officials reported 2,023 new COVID-19 cases and 59 new deaths in the last week. So for those with weakened immune systems, masking, social distancing, hand washing, and monitoring yourself for systems remains important.

5. What should I do if I'm having symptoms?
As always, if you're not feeling well, stay home! Your local Boards of Health, through the Foothills Health District will continue to provide free COVID19 test kits as long as they're available. If symptoms are mild, use over the counter measures. If severe, feel free to reach out to your Public Health Nurse (contact info below), your Primary Care Provider, or if life threatening call 911.

FootHills Health District: Michael Archbald, RN
413-268-8408 (office)
413-522-7112 (cell)

The Regional COA Newsletter benefits from your support!

I would like to contribute to the COA Newsletter. My contribution of \$_____ is attached.

(Please make out your check to "Northern Hilltown Consortium/ Town of Chesterfield" and mail to: Chesterfield COA, PO Box 7, Chesterfield, MA 01012.)

Name _____ Telephone _____

Address _____

Email _____

On the Road Again...

2023 Trips



Contact Francine Frenier to reserve your seat **before** mailing any payments to determine availability: 413-296-4291, francine.frenier@gmail.com. Mailing address: 11 Stage Rd., Williamsburg, MA 01096.

*Day Trip June 20. **Encore Casino.*** Boston Harbor casino trip. **Free \$20 slot play.** Make payment to Francine Frenier for \$42 due **NOW.** *Special \$22 discount for Chesterfield seniors aged 60 and over.* Lunch on your own, options available on site. Mail to the address above.

*Day Trip July 20. **Lake George Cruise-*** Take a 2 1/2 hour luncheon cruise through the vistas of Lake George. The Captain's Luncheon Buffet will be served on board. Danny Lombardo performs on the keyboard. Make payment to Landmark Tours for \$113. **WAIT LIST ONLY.**

*Day Trip August 10. **Garden in the Woods-*** This trip includes a walking guided tour of the Garden in the Woods in Framingham followed by a luncheon at the Longfellow's Wayside Inn. Entrée choices are Breast of chicken, Baked Salmon, or Yankee Pot Roast. Two floors of historical exhibits to explore at the inn. A stop at Hebert Candy Mansion. Make payment to Landmark Tours for \$122 due **June 10th.** Mail to the address above.

*Day Trip August 23. **Saratoga Racetrack,*** Saratoga Springs, NY. This trip includes lunch at the Inn at Saratoga. Entrée choices are Chicken Normandy or Pasta a la Saratoga. After lunch, spend time at the racetrack in our reserved grandstand seats. Over 60 concession stands on the grounds. Make payment to Landmark Tours for \$130 due **June 10th.** Mail to the address above.

*Multi Day Trip September 10-12. **Nantucket Island.*** Three days to two nights. Includes ferry to and from the island, guided tour of the island and all access pass to historical sites. Make payment to First Choice for \$748 p/p double occupancy due **June 21st.** Mail to the address above.

*Day Trip September 14. **Lake Sunapee Luncheon Cruise- Vermont Country Store.*** A two hour luncheon cruise on Lake Sunapee in New Hampshire. This trip includes Luncheon buffet and a stop at the Vermont Country Store. Make payment to Landmark Tours for \$111 due **July 10th.** Mail to the address above.

*Multi Day Trip September 29-October 9, 2023. **Mt. Rushmore, Crazy Horse - S. Dakota & Devils Tower - Wyoming.*** 11 days. Stops at Corn Palace, Wall Drug, National Museum of Great Lakes, Iowa Museum of Natural History, Des Moines Art Center, and Eck Visitors Center at

Univ. of Notre Dame. Cost \$1,178. \$25 discount if paid in full by **June 22, 2023.** Contact Francine to reserve your seat.

*Day Trip November 4. **Elvis- A Musical Revolution- North Shore Theater.*** An exciting musical in Beverly, MA where you will hear 40 of Elvis' hits. Lunch at Danversport Yacht Club included. Make payment to First Choice for \$259 by **July 21st.** Mail to the address above. A few seats available.



Hilltown Mobile Market

Support the Hilltowns' first year-round local farm market

Order locally produced goods online or visit our storefront located at:

19 Sawyer Road in Worthington, MA

Storefront hours: Tuesday - Friday: 8 AM - 7 PM
Saturday - Monday: 10 AM - 4 PM

Coming soon:

Free delivery to a pick up location near you and door delivery service available for a small fee

Check us out at:

www.hilltownmobilemarket.com

Writers Workshop in Goshen

If you have ever been told: "You really should write that down!" you might consider this workshop. It will be taught by a local writer and former psychologist who knows how paralyzing apprehension can be. We will do easy exercises to get past our reluctance to commit thoughts to paper. And we will select stories that offend nobody and bring smiles to our readers' faces.



This class will start with two sessions in May with the option to continue. People from all towns are encouraged to attend. It will be held at the Goshen Town Hall at 42 Main Street, in the upstairs dining room. The classes will be on two Fridays: May 12 and May 26 from 1pm-2:30pm. Please call or email Kerry Normandin (**268-8236 x118** or **coa@goshen-ma.us**) by May 8 to register for this great workshop.

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

Elder Law Education Program - 2023

Local seniors can learn about elder law issues at a free event (in person) hosted by the Williamsburg Senior Center on **May 17th at 3:00 pm at the Town Office building, 141 Main St., Haydenville.** The presentation is part of the statewide Elder Law Education Program sponsored by the Massachusetts Bar Association.

Among the topics this year are Veteran's Affairs Financial Benefits, how to protect your home and assets, power of attorney and health care proxies, reverse mortgages, Homestead and Life Estates, Medicare/Medicaid changes, and alternatives to nursing home care.



Please register in advance for this event by calling the senior center at **413-268-8410** or emailing seniorcenterdirector@burgy.org.

ATTENTION MASSHEALTH CONSUMERS

If you receive MassHealth you may have noticed that since March 2020 you haven't gotten a recertification review. These are usually sent out every year to recertify your eligibility for MassHealth. Covid changed that. Anyone who was on MassHealth before March 2020 did not lose benefits during the Public Health Emergency. This coverage protection ended April 1st 2023. MassHealth has begun to review eligibility for over a million MassHealth members. If you have MassHealth you will be receiving a Big Blue envelope with a recertification application and letter explaining how to fill it out and return it. Until this happens, your MassHealth coverage will remain in place.



MassHealth expects to take a year getting everyone recertified. So you may receive your Big Blue envelope next month, or in October, or next February. Until then, your coverage remains in place. If you have questions when you get your Big Blue envelope, you can call your senior center to speak with a SHINE counselor.