

Goshen Council on Aging

February 2021 Newsletter



Goshen Council on Aging
40 Main Street
Goshen, MA 01032

Evelyn Culver, Coordinator
413-268-3316
ematkc@aol.com

Happy Valentine's Day!

We are offering a curbside valentine luncheon on February 9th! The menu will be roast pork dinner or grilled chicken breast prepared by the Spruce Corner Restaurant. Dessert will be from Red's Bakery. Serving time will be from 11:30 to 12:00 and we are asking for a \$5.00 donation. These meals are provided for Goshen residents.



If you are not able to come pick up your meal, we can plan to deliver it to you. Please make your reservation by calling Evelyn: 413-268-3316.

The COA has purchased a Nook to use for reading. It can also be used as an audio device that will read a book to you. If this is something you would like to try, we will be lending it out to seniors. If you are not able to get books to read, just give Evelyn a call: 268-3316.



Virus Vaccination

I have been investigating how and when all of us seniors will be able to get our vaccinations. I have been reassured that we will not have to sit outside for hours to receive it. Massachusetts has a particularly good plan, but we still have to be patient. If you are older than 75, you should be in Phase 2. By the time you receive this newsletter, I am sure we will have more information or even the vaccine shot and what I have been told will change. If you google "When can I get my Covid-19 shot?", that may help, and if you cannot Google, call your physician. We do know that some doctor's offices, Walgreens and CVS will be administering them. In the meantime, please stay safe and wear your masks.

Stimulus money

We hope that by the time you receive this newsletter you have also received your stimulus money or in some cases a debit card. If you receive a debit card and do not want to use it as a debit card, you can activate and bring it to your bank for a money advancement.

I am hoping some of you are writing in your spare time and joining Siegfried in his workshop. This is a good way of writing down your thoughts during these difficult times.

Happy Birthday in February!



Stanley Jablonski, Dianne Mimitz, Frank Kosior,
Gary Batrano, Siegfried Haug, William Dyer,
Jane Hillman, Bruce Niemczyk,
Nicholas Cockoros, Albert Maiolatesi,
Dawn Scaparotti, Eric Liimatainen, Carl Eldred,
Joan Loven, Nelson Nieves, Frank Phillips,
Roxanne Cunningham, Donald Chevalier,
Gregory Roberts, Ann Mango, Judy Pichette,
Wanda Roberts, Deborah Tirrell, Dale Morrow

Cauliflower Changed My Life:

Animal Control in the Vegetable Garden- Part 2

By Lorraine Brisson

POTATOES

Fall is for freshly dug baked potatoes. The first year I grew potatoes, when I dug them up, at least 75% had chewing damage from moles. So, I researched this and solved my problem. When my potatoes are coming into bloom, I install whirligigs in the rows. As it turns out, moles do not like the vibrations in the soil from whirligigs. Now I might have 1 or 2 potatoes with chew marks. One cannot discuss potatoes without talking about those disgusting potato beetles. For years, I applied a dust which seemed less and less effective as time went by. I would also pick off the adults and larvae and drop them in a bucket of water (no soap required) and squish the eggs, located under the leaf. The answer to my prayer was wood ashes. I fill a strainer and sprinkle the ashes on the plants. Last year I did not have one beetle on my potatoes; not one. That is nothing short of a miracle. Also helpful is to mulch around the plants. If there is sufficient mulch, when the larvae drop to pupate in the ground, it lands on the mulch and dries up.

BEANS, SQUASH, CUCUMBER

I combined these three crops because they have similar issues. Other than keeping deer, rabbits, and woodchucks away from the beans, the challenge is keeping the Mexican Bean Beetle, Squash Vine Borer and Cucumber Beetle away. I seem to have solved this problem with wood ashes. As with potatoes, shake the ashes through the strainer onto the leaves. Problem solved. There is one issue that arises with my second sowing of cucumbers. I direct sow in the garden and have learned that I need to cover the hills to protect the seedlings from birds. They will cut the top of the seedling, leaving a short leafless stem. There-

fore, I cover the hills with a gallon milk container that has the bottom cut off. Until the seeds germinate, I leave the cap on, creating a greenhouse effect. Once germinated, take the cap off for ventilation. If it is hot out, you may want to remove the container and place chicken wire over the seedlings.

TOMATOES

Summers are made for sandwiches with garden grown tomatoes. To speed things along, I buy my tomato plants as early as possible. Then I transplant them into 4" pots and grow them in my cold frame. That gives me a larger plant when planting time arrives. The biggest issue with tomatoes is disease. I never buy tomato plants from chain stores, but always buy from local reputable garden centers. I believe they purchase better quality seeds and plants. I also mulch my tomato plants to prevent the soil from splashing up diseases onto the leaves. Removing a few of the bottom leaves is helpful. As far as bugs go, the tomato hornworm is the one to watch for. This is a 3"- 4" caterpillar with a "horn" at its rear end. Their appearance is sporadic. I have not seen any in years. You will know they are eating your plants because they deposit large frass (poop) on the leaves. They appear at night, so to capture them, wait 'til dark, go out with a flashlight, and pick them off. Drop them in soapy water, which clogs their breathing tubes. If you see one with white oblong obtrusions, leave that one. Those are the cocoons of pupating parasitic braconid wasps. The larvae have already eaten the insides of the caterpillar which will soon die. Once the adult wasps emerge, they will parasitize other tomato hornworms.



***The Goshen COA counts on YOUR support to
continue our important programming for local seniors!***

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

*(Please write your check to Goshen Council on Aging and write "program support fund" in the memo line.
Checks can be sent to Goshen COA, 40 Main St. Goshen, MA 01032)*

Name _____

Address _____

Thank You for Helping to Support Your Neighbors!

Goshen Council on Aging

Seniors Aware of Fire Education

Senior  SAFE

Here we are, almost 11 months struggling with COVID-19. It has been a long haul, but there is light at the end of this dark tunnel. There are now vaccines that can make us immune to the COVID virus. We will all be informed about when and how we can be vaccinated. This is all very good news. With all the different things being said and posted by people who fear and deride vaccination, here are a few things for everyone to consider:

- ⇒ The vaccine will help our bodies develop immunity to the virus that causes COVID-19 without us getting the illness.
- ⇒ The vaccine does not cause COVID-19; it fights against it.
- ⇒ It takes the body about a week to convince itself that it is immune to the virus; so keep up the good work of social distancing, mask wearing and staying safe.
- ⇒ Sometimes, the process of building immunity can cause symptoms like a fever. These are signs that your body is at work building immunity.
- ⇒ Pay attention to what the real health officials are saying. They are trying to save lives.

Be SAFE and stay strong.

--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!

Big Five plus Letter of Instruction

Last month I added a Letter of Instruction to the tasks of keeping up with your financial and administrative life. Sorry to do that... Now, I guess I better explain.

Your will is a legally binding document but may be more helpful if accompanied by a Letter of Instruction which is not legally binding. The Letter is a document you prepare to help guide your Executor and others in following your wishes. It is not a substitute for a will nor should it set up any conflict with a will. It can be quite informal, even handwritten, (legibly, please), but needs to be readily available upon your death.

What goes in the Letter? Anything you think would be helpful. Think about a list with your banker, insurance agent, lawyer, and phone and account numbers. Write down where things are like tax files, real estate papers, social security documents, passwords, keys to a safety deposit box.

You might want to account for how pets will be cared for. You could specify how your funeral will go, e.g., musical selections. Sentimental items can be included, for instance I use several kitchen utensils that my Grandmother used and they still have life, so I would like them to go to a family member but am certainly not going to clutter my will with them.

The Letter of Instruction is a way for you to express your preferences and to make things easier on others. Just think about what someone would need to know to be able to easily close out your life. Then keep on living!

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

Good News!

By Deborah Hollingworth

"Do you know what that's going to cost?" the pharmacist asks me when I went to pick up a new Rx the month before last. "No", I said, "my doctor just prescribed it for me." "That will be \$600" she said and waited to see if I still wanted the prescription. Nationwide, 50% of older adults do not take their prescribed Rx: 30% never even go to pick up the script. Because they can't afford to.

These statistics have remained consistent, even when we have Medicare D plans, or health insurance through our pension benefits to subsidize the cost of our drugs. Some co-pays are unaffordable.

So what's the Good News? Who can help?

There are programs that help with medication costs. Let's start with the **Manufacturer Patient Assistance Programs** which give you your Rx free or at greatly reduced cost. Pharmaceutical companies are required by Federal regulation to offer patient assistance programs. Many will offer this assistance to those who have a Medicare D plan, but have high co-pays which represent a financial hardship. After you determine who manufactures your Rx, you can go to their website, see what the eligibility requirements are, download an application, have your doctor complete their portion and submit. Eligibility guidelines vary, typically you will qualify if your income is less than 250% of Federal Poverty Level which is \$31,900 for an individual, \$43,100 for a married couple.

Next, **Manufacturer Free Trial offer**. This also requires that you figure out who manufactures your Rx and go to their website to see if they offer free samples. Your doctor may also be able to give you free samples, but this is a short term solution. You shouldn't count on it for months at a time.

Co-payment Foundations are non-profit charitable organizations set up to help patients with specific medical conditions. You must be covered, have health insurance that covers your Rx, but this is to help for exorbitant co-pays for certain medications. To see if you might benefit, you can call the **Pharmacy Outreach Program** that we talked about in the November Good News article. This program is a free service provided by the University of Massachusetts and the Executive Office of Elder Affairs: 866-633-1617. The feedback I've gotten from those of you who have contacted them has been excellent. They are experts in sorting out all these options and determining what might be the best approach to lowering your Rx costs.

Low Cost Generic Medications. While these Rx might not have high co-pays, if you are taking 8-12 different Rx monthly, the cost can add up. Remember that Walmart, Stop & Shop and Price Chopper have their "400 list". This is a listing of over 400 medications you can purchase for \$4 a month, or \$9 for a 90 day supply. Their websites have a listing of medications covered.

Discount Rx cards, like Good Rx. There are many available. Ask your pharmacist for suggestions as to which might be helpful. Usually these cards are for people who do not have any Rx coverage, or...and this is important...if your insurance plan's formulary does not include the Rx you need to take.

Prescription Advantage, which we talked about in the March Good News last year, subsidizes the cost of your Rx when you reach annual out of pocket spending limits which are determined by your income.

And, finally, **Health Safety Net**, which we talked about just last month, covers Rx for those who qualify. Your income needs to be less than \$3,190 for an individual, \$4,320 for a married couple.

NOTE: eligibility for all these resources is *income based*, and does not count assets.

Who can help sort all this out for you?

Needy Meds, a national non-profit resource dedicated to helping people locate assistance programs. Check out their website for more information.

Remember both **The Pharmacy Outreach Program**, and your **SHINE** counselor can also help search for resources.



When can I get the vaccine?

Printing a timely update in a monthly newsletter is a challenge, but especially now in trying to keep up with vaccination updates.

The Baker-Polito Administration and the Department of Public Health developed a vaccine distribution timeline. The timeline reflects several priorities: protecting the commonwealth's most vulnerable including the commonwealth's 1.7 million older adults, maintaining the health care system capacity, and addressing inequities in health care access and COVID-19 burden.

For general overall information on the vaccine program, go to:

www.mass.gov/info-details/covid-19-vaccination-program#weekly-covid-19-vaccination-report

This report is updated every Thursday by 5pm.

Aging, COVID and Crisis Competence: Another check on Anti-Ageism

I continue to be struck by a paradox in the views people hold about older adults in our country. We're often defined as frail but also resilient, needing caregivers but often the ones providing care to grandchildren, spouses, siblings and friends; sick but living for 90-100 years. Yes, we are vulnerable to the spread of COVID, but the most concentrated risks can be found in long term enclosed settings. No, we do not make up the largest number of victims found on national charts. Let's face it: we are both strong and at risk; reasonably anxious, but usually careful about exposure and have picked up experiences over

the years that have prepared us to be able to cope. Mark Brennan-Ing, PhD., Hunter College Brookdale Center for Healthy Aging calls this crisis competence, "As we get older, we get the sense that we're going to be able to handle it, because we've been able to handle challenges in the past. You know you get past it. These things happen, but there's an end to it, and there's a life after that." The elderly have in many cases defied expectations even as the virus has decimated their ranks. "There are some older adults who are doing quite well during the pandemic and have actually expanded their social networks and activities... but you don't hear about them because the pandemic narrative reinforces stereotypes of older adults as frail, disabled, and dependent." says Brian Car-

penter, PhD, Washington University.

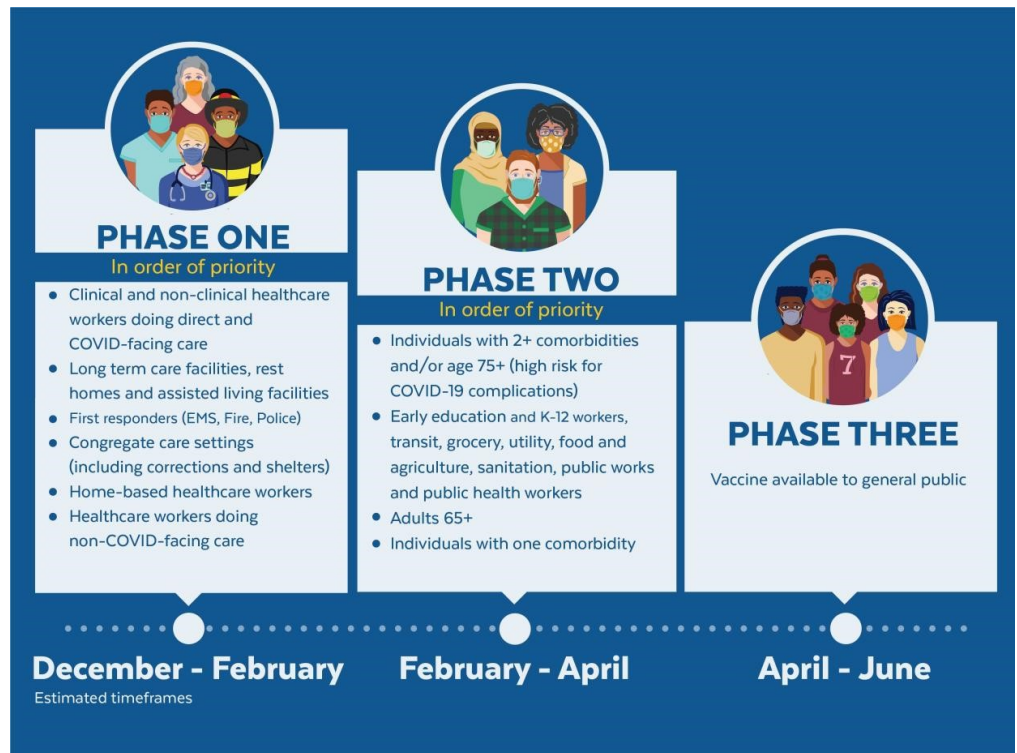
In a publication entitled "Pumping Irony" Craig Cox reports a number of research findings on how older adults have managed to cope as well as it has with the psychological challenges the pandemic presents. Excerpts below:

Older folks take the virus seriously. "The vast majority of respondents changed their behavior in response to public-health warnings, limiting their exposure by declining invitations to family gatherings and public events, reducing their shopping trips, and even canceling doctor appointments".

We've discovered new sources of joy and comfort. A University of Michigan-Dearborn survey conducted with people 60 years and older during the early weeks of the pandemic found that older people were more resourceful than expected when faced with long periods of sequestration. About a third of those polled said they'd enjoyed connecting with friends and family via digital platforms, while about 20 percent reported leaning on hobbies, pets, spouses, and religious faith to ease their anxiety.

The older you are, the less stress you feel. When researchers asked nearly 7,000 people 55 and older how they were coping with the novel coronavirus, they found most (64 percent) were concerned. Almost a third of respondents (31 percent) noted depressive symptoms while 29 percent reported serious anxiety. But those numbers fell by about half among those 75 and older.

It's time to push the anti-ageism envelope and remind people that, as the saying goes, "We don't get to be old by being sissies." Crisis Competence rules. ~ Jan Gibeau



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COVID Vaccine Scams!

Federal and state organizations are advising everyone to stay vigilant about COVID-19 scams related to vaccines, treatments, test kits and clinical trials.

Here are five key points that state and federal officials want the public to understand.

1. Initially, the vaccine will be available in limited quantities, so people should turn to trusted resources — their doctor or local health department — for guidance.
2. People should not buy any kind of coronavirus vaccine or treatment on the internet or from an online pharmacy.
3. Doses of vaccine that were purchased with U.S. taxpayer dollars will be provided to patients at no cost. Providers, though, may charge an administration fee and have that fee reimbursed by private and public insurance companies. There's also a means of reimbursement for uninsured patients.
4. Consumers should not respond to any solicitations about the vaccine. "Fraudsters are using telemarketing calls, text messages, social media platforms and door-to-door visits to perpetrate COVID-19-related scams," HHS officials said in the Dec. 3 fraud advisory.
5. People should not give cash or any other form of payment to suspicious callers, nor should they divulge personal, medical or financial information, which criminals can use to fraudulently bill federal health care programs and to commit medical identity theft.

There will be strict protocols for the order in which certain groups of people, such as nursing home residents and health care workers, will be inoculated. Watch for announcements from federal and state governments. For more information, consult online resources like the Centers for Disease Control and Prevention webpages and the FDA's vaccine webpages.

