Goshen Council on Aging July 2021 Newsletter



Goshen Council on Aging 40 Main Street Goshen, MA 01032 Evelyn Culver, Coordinator 413-268-3316 ematkc@aol.com

Summer is here!

Nice weather and longer days, perfect for getting out more. It's just what we've been waiting for.

The COA will have one social event this month. We thought we would meet down at the Tilton Field pavilion on **Thursday**, **July 22nd at 1pm**. It will be cooler than the center of town and we can just sit in the shade and visit. Maybe we can play some trivia. Everyone is welcome to join us. Bring your chairs. Wear a mask if you feel more comfortable. We will be following the Covid rules at the time of this event. Hope to see you!

I would like to take this time to thank **Sue Labrie** for all that she has done for the COA over the

years. She was always helpful and came to our luncheons to talk with us about safety concerns. She kindly gave us great usable safety items including thermome-



ters. Sue and her department have made sure that all seniors have had the opportunity to have free smoke and carbon monoxide detectors.

Thank you for all that you have done, Sue. We wish you and Bob a happy retirement.

We would like to thank **Chief Jeff Hewes and Police Officer Donna Hewes** for all that they have done for us seniors. It is not well known how

much they have looked out for us in the past. They have been known to check on the elderly and if things did not seem right, they investigated. A few years ago, they handed



out signs to put in their windows that said "send help", in case the phone service was out. They have come to our luncheons and warned us about many scams that are out there and have helped with drug take back. We have always felt safe knowing our Chief was close. Thank you Jeff and Donna for all that you have done and enjoy your retirement.

Chesterfield 4th of July parade

As of this writing the Chesterfield parade will be a Rolling parade. That means the parade will be traveling through the town of Chesterfield. We have not heard of the route, but it will be listed. You can take a trip to Chesterfield and sit in your car to watch it go by or even sit with a friend.

Snowmobile club

We would like to thank the Goshen Highlanders Snowmobile Club for their generous donation to our COA. We will put it to good use while remembering the good times when we could be out riding.

Save the Date:

Saturday, September 25th, 9-3pm Fall / Winter Clothing Exchange Goshen Congregational Church

Keep your family warm without spending a cent! Drop off your washed, gently-used men's, women's and children's fall/winter clothing and accessories at the church on Wednesday and Friday mornings (call Laura at 268-7005 to arrange a time), then come back to shop on Sat. Sept. 25th from 9am-3pm! All are invited to participate whether you donate clothes or not.

Library News

Great news: our library is now back open to the public! Library Director, Martha Noblick, invites you to visit and browse through all the new acquisitions she has acquired throughout this past year. Now that our town is reopened, and as the summer reading program plans progress, we will keep the community informed.

The Library, along with any of its presentations and workshops will follow the protocol as outlined in the reopening of the Town Facilities guidelines.

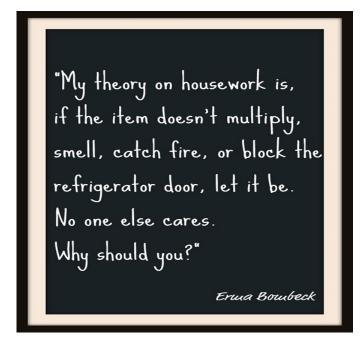
Newly acquired books are our:

Picks of the Month

Persist is written by Elizabeth Warren, our senator from Massachusetts. In this book, she shares many of her personnel and life experiences and blends them together with a "passionate plea for political transformation."

Lady Bird Johnson: Hiding in Plain Sight, a biography and memoir, is authored by Julia Swieg. It chronicles the five years Lady Bird served as First Lady in the White House along with the influence she had on her husband's political interests.

"Some books leave us free and some books make us free." -Ralph Waldo Emerson





Happy Birthday in July!



Linda Clapp, Brenda Cliche, Lisa Newman, Ronald Loven, Roger Culver, Julie Hooks, Helen Mollison, Caren Miller, Donald Martino, Rose-Marie Carr. Peter Andreas. Gary Cunningham, Patrice Woodward, Wendy Connell, Susan Gesmer, Yvonne Gittelson, Jane O'Riordan, Barbara Querceto, William Kelly, Ellen Feld, Rita Petko-Sands, Jeffrey Bliss, Marcia Chen, Mary Lou Joyner, Evelyn Kellogg-Culver, Laurie St. Amand, Pamela Skinner, Dorothy Albrecht, Chester Brown, William Fivel, Henrietta Munroe, Santha Parke, Ronald Freund, Cynthia Roberts, Ernest Carver, Peter Contuzzi, Denise Linscott, Richard Larson, Thomas Rudzik, Anna Dow, Gary Lane, John Kroll, Linda Sbrega

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

		•	, ,	•	
I wou	uld like to contrib	ute to the Go	shen 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 He	lping to Supp	ort Your Neighbor	s!
		Gosh	en Council o	n Aging	



Seniors Aware of Fire Education

Regional News



Here comes the Fourth of July, released from most of the COVID restrictions! But along with July 4th celebrations are injuries from the use of fireworks. Every year children and adults are severely injured using illegal fireworks.

People of all ages lose fingers, hands and eyes because of the careless use of fireworks. Fireworks also cause structure and brush fires and keep firefighters, EMTS and police way too busy.

Even sparklers are very dangerous. Before putting one in the hands of your children or grandchildren, consider this: sparklers burn at 1200 degrees Fahrenheit. Water boils at 212 F, wood burns at 575 F, glass melts at 900 F. So don't put something that burns at 1200 degrees into the hands of anyone and risk severe 3rd degree burns or worse.

So, skip the trip out of state for purchasing fire works that are illegal in our state; and enjoy the fireworks displays put on by licensed professionals.

Have a SAFE 4th,

--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!

How DO they do it?

If you think of a scammer as being a professional – meaning that is what they do for an income, you can see why they get clever. How <u>do</u> they do what they do?

Well, there is the direct "just steal it" approach to assuming your identity. They lift your wallet and within half an hour make a new driver's license and valid credit card. In my case, several years ago, they went to my credit union and took out \$5,000 in cash "for a funeral". I filed a police report (so I wasn't out any money) within an hour of knowing my wallet was gone, but the damage was done. They were never caught and my credit union was stiffed.

Then there is the "put together a puzzle" approach. They can steal your identify by assembling a puzzle. Say you post your birth date on social media, and then a photo saying here I am at my high school reunion! High school yearbooks are online for the reading. Scammers now probably know when and where your social security number was issued, and therefore can get your first five numbers.

"Games" on social media give them more clues, e.g., what was your first car, the name of your first pet? Where did you meet your spouse? These may be part of your various online security questions, giving the scammer more pieces of the puzzle.

The last four digits of your social security number are unique and random, which is why you <u>really</u> need to protect them. That may be the last piece of info the scammer needs to get you. Remember: they, he or she is a pro.

Carefully,

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

July's Good News

By Deborah Hollingworth

I get a lot of questions from people saying they have trouble being able to afford their prescription drugs, so this month's good news is about possible ways to lower your costs, save money, or get your Rx free!

- 1. Let's talk about generic Rx. I refer to this as the "400 List" which is a list of about 400 generics the Walmart started offering about 10 years ago for \$4 a month or \$9 for a 90 day supply. Soon after Walmart began this program, Stop & Shop, Big Y, Price Chopper, Target, Walgreens, and most all major pharmacies began to do the same. NOTE: this does not lower your insurance co-pay, does not use your Rx insurance, but is a retail cost. You can check to see if your prescription is on the list, or ask your pharmacist.
- **2. Diabetes medication.** Price Chopper and Walmart both have started programs to help patients who need diabetes medication. In addition, this year there were five Medicare D plans that drastically reduced the cost of some insulins. We expect this to continue. This option uses your Rx insurance and lowers the cost.
- **3. The Rx Outreach Program** is a mail order program, not insurance. To qualify, your income must be less than \$47,960/ year, or less than \$67,640/ year if married. For more information, you can Google to learn what Rx are covered.
- **4. Good Rx Coupons** are another option which you use instead of your insurance. You would need to Google to see what Rx have the largest discounts. It's a surprisingly extensive list.
- **5. Co-pay Foundations** offer support for specific diseases that require expensive Rx.
- **6. Free Trial offers.** Sometimes your doctor's office can give you free samples. Trial offers are also available from the drug manufacturer, especially for newer medications like Eliquis. Eliquis has a whopper copay if you are using your Medicare D plan insurance which most likely has a \$450 annual deductible. So initial refills of your medication can put a real crimp in your budget. Eliquis offers a free 30 day trial offer which you can download online.
- 7. Which brings us to Manufacturers Patient Assistance Programs. Bristol Myers-Squibb makes Eliquis. Their Patient Assistance Program will greatly reduce the cost if your income is less than \$38,640/ year or less than \$52,260/ year if married. You can download their application form online, provide income verification, have your doctor complete their portion and submit.

OK, that's 7 ways to reduce your cost....how do you know that will work best for your situation? Thank heavens we have experts we can turn to for guidance.

The Pharmacy Outreach Program is a free information help line for Massachusetts residents. This is a non-profit program that I may have mentioned before in previous Good News columns. Run by the Massachusetts College of Pharmacies and the Executive Office of Elder Affairs, they are available M-F 8-5 at 866-633-1617. They can help with applications for the Manufacturers Patient Assistance programs. They know the pharmaceutical manufacturers and can help you determine which program will help with your Rx cost.

Another information resource is Needy Meds which you can learn about online, or call at 800-503-6897.

I can't say enough about these two resources in their ability to help you sort through the maze of what's out there for your particular situation. The take-away today is: if your income is limited to the guidelines mentioned above (programs don't ask about assets) there is probably help available to reduce the cost of your Rx.

Need Help With Your Housing Repairs?

Hilltown CDC received funding for the FY20 Housing Rehab Program for the towns of **Chesterfield**, **Cummington**, **Goshen**, **Peru**, **Plainfield**, **Williamsburg and Worthington**, and we're currently applying for the FY21



grant that may include the following communities: Chesterfield, Cummington, Goshen, Peru, Plainfield, Westhampton, Williamsburg, and Worthington. Homeowners who live in these towns are encouraged to apply now if you need help with your housing repairs.

Listed below is the work that can be performed under the Housing Rehab Program:

Siding ~ Roofs and Chimneys ~ Windows and Doors ~ Floor Joists ~ Flooring ~ Insulation Walls ~ Ceilings ~ Handicap Accessibility Work Septic Systems and Sewer Tie-in's ~ Plumbing and Electrical Updates ~ Wells, Pumps, and Hot Water Tanks ~ Porches, Decks, and Stairs ~ Lead Paint Removal~ Asbestos Removal

These are **NO Interest/NO payment loans** which may be entirely forgiven, and all work is completed by a licensed contractor of your choice. Please don't delay, funding is available, and you may be surprised to find out you qualify! Please contact Paula Bilodeau, Program Manager, at **(413) 296-4536**, **ext. 123** or email **paulab@hilltowncdc.org** for an application.

Household Income Guidelines/Limits:

Household Size	Maximum Gross Annual Income
1	\$47,850
2	\$54,650
3	\$61,500
4	\$68,300
5	\$73,800
6	\$79,250
7	\$84,700

Funding is provided by the US Dept. of HUD/DHCD and MA CDBG Programs.

On the Road Again..



Francine Frenier teams up with area COA Trip Planners

Here is a brief outline of future bus trips for 2021. Please know nothing is written in stone and things can change. Some trips are originating from the Southampton Council on Aging, but Francine will be the contact person for all trips mentioned below. All trips include taxes and tips.

If you would like to share your email address with Francine so we can keep in touch, please send a short message to francine.frenier@gmail.com or call 413-296-4291. Please make your interest known 4-6 weeks prior to the trips so plans can be confirmed.

- ⇒ October 8-18. 11 day bus trip to Colorado Springs. Sit back & relax and enjoy the beautiful scenery. Activities almost every day. Many meals included. \$1,190 due 7/15. Only 6 seats left.
- ⇒ July 27. Visit **York Village**, southern gateway to Maine and stop at Nubble Lighthouse, Down East Clambake @ Fosters, shop at Kittery Outlets -\$94 due NOW.
- ⇒ September TBD. Big E, date to be determined, \$12 for Chesterfield residents, \$15 for out of towners. An interest list is needed prior to more planning. Please contact Francine by July 31. Door to door service, two pickup locations, no parking fee, driver tip included.
- ⇒ August 17. Indian Princess Mississippi River Paddlewheel boat ride on Lake Chaubunagungamaug in Webster, MA. Lunch choice aboard ship, shopping at Grafton Country Store - \$83.
- ⇒ September 21. Guided tour of Quabbin Reservoir & Lunch at Salem Cross Inn, shopping stop at Oakwood Farm Christmas Barn-\$67.
- ⇒ October 19. Green Mountain Flyer Vermont scenic fall train ride with lunch at New England House, stop at Vermont Country Store -\$90.
- ⇒ November 4. Plymouth 400th Anniversary program & Thanksgiving buffet luncheon \$133 if paid in full by 9/30/21 Seating is limited.
- ⇒ December 9. Pizza & Salad early dinner prior to tour of **Bright Nights**, Springfield, MA. Cost to be determined.



Save the Date:

Freida's Song
Meet the Author: Ellen Prentiss Campbell
Sunday, August 1st at 4pm
Chesterfield Community Center
400 Main Rd.

Ellen Prentiss Campbell is the author of the novel *The Bowl with Gold Seams* (2016, winner of the Indie Excellence Award for Historical Fiction) and the short story collections *Known By Heart* (2020) and *Contents Under Pressure* (2016, nominated for the Na-



tional Book Award). Ellen spoke to us in 2016 about writing her first novel and will come to Chesterfield to talk about her new book.

Frieda's Song, a work of historical fiction, is inspired by the life of renowned psychiatrist Frieda Fromm-Reichmann. Fleeing Nazi Germany in 1935, she came to the Chestnut Lodge Sanatorium in Rockville, Maryland. She practiced there for the rest of her life, establishing the Lodge's reputation for innovative treatment of mental illness. Fromm-Reichmann lived next door to the hospital in her custom-built home, Frieda's Cottage, dying there under mysterious circumstances in 1957. The Lodge closed in 2001; several years later fire destroyed the abandoned hospital building. Frieda's Cottage survived. Campbell explores the dual mysteries of Frieda's death and the destruction of the Lodge. The novel spans seventy years and is told by Frieda; current-day psychotherapist Eliza Kline; and Eliza's teenage son Nick. The story explores the tension between love and work, the strength and limits of relationship, and what healers must do to heal themselves. Rich in detail of time and place, Frieda's Song is a dramatic tale of the way history and chance, and the work and people we love, shape our lives—and how the past is always present, haunting us.

Mark your calendars to join us on **Sunday, August 1, at 4PM** in welcoming Ellen to Chesterfield again. Light refreshments will be served. *Copies of Frieda's Song are available to borrow from The Chesterfield Public Library.*

Goshen Council on Aging Town of Goshen 40 Main Street Goshen, MA 01032 PRSRT STD US POSTAGE PAID PERMIT 183 Greenfield MA

Goshen COA Board:

Evelyn Culver, Coordinator

Kathy Boisvert

Henrietta Munroe

Sandy Papush

Lorraine Brisson

Nancy Wood

Newsletter Editor and Designer: Kristen Estelle regionalcoanews@gmail.com

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

General Contractors Are you are interested in steady, local work?

Hilltown CDC is currently seeking General Contractors who are interested in bidding on Housing Rehabilitation projects funded by the Community Development Block Grant. We recently received funding for the FY20 Housing Rehab Program with an anticipated 18 projects. In addition, we're in the process of applying for the FY21 grant for another anticipated 18 projects.

Projects are planned in the towns of Chesterfield, Cummington, Goshen, Peru, Plainfield, Westhampton, Williamsburg, and Worthington with an average project cost of \$35,000.00 - \$40,000.00. Contractors working on Housing Rehab projects are guaranteed payment for all work with a quick turnaround on invoices as well as a steady source of local, year around work.

GC's must possess a valid Contractor Supervisor's License and a Home Improvement Contractor's License. Lead certification is preferred, but not required. General Liability coverage as well as Workmen's Compensation insurance (if applicable) is required.

HCDC is an EEO/Section 3 Employer.
Women & minorities are encouraged to apply.

Please contact Paula Bilodeau, Program Manager, at (413) 296-4536, ext. 123 for an application or email paulab@hilltowncdc.org.

Last Chance: Two ways to stretch your food budget

Something for everyone: You can use the program by signing up for an affordable Hilltown Community Farm Share, use your SNAP, HIP, WIC, and Senior FMNP Coupons or pay on your own but still benefit from a sliding scale. It's also possible to purchase great veggies at regular, affordable prices and shop locally and support the program at the same time.

For more information, visit hilltownmobilemarket.info or contact Seva Water at sevat@hilltowncdc.org or 413-824-1840

July 22-October 8, 2021

The **Hilltown Mobile Market** is back for a third season this summer and fall. Come and get your Hilltown-grown lettuce, squash, potatoes, peaches, and so much more! We welcome many forms of payment including cash, credit and debit. The market is supported by Healthy Hampshire, Hilltown Community Development and the Hilltown Community Health Center.

