

Goshen Council on Aging

November 2021 Newsletter



Goshen Council on Aging
40 Main Street
Goshen, MA 01032

Evelyn Culver, Coordinator
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It has been one year since we started curbside luncheons. We were so excited to be able to start having contact with our seniors again. Never did we ever think a year later that we still would not be serving lunches inside!

November Luncheon (Curbside) *Traditional Thanksgiving Dinner*



Our **November 9th** curbside luncheon will be a traditional turkey dinner with a choice of apple or pumpkin pie. This will be provided by Spruce Corner Restaurant. The COA board will deliver the meal to your car between **11:30 and 12:00**. Please consider donating \$5.00 per meal. Call Evelyn Culver 413-268-3316 **by November 3rd** to make your reservations. Call early.

Veterans

We would like to take this time to thank our veterans. We really should thank you every month. We appreciate all that you have done for our country, keeping us safe.

Women's Club

On November 28th, 1921 the Goshen Women's club was organized. The members of the Women's Club are so proud that we will be celebrating our 100th year. We are planning a celebration on **Sunday November 28th, 2021**. We have not made all our plans because of Covid, but please keep that date saved so you can come and celebrate with us if possible. If you are a past member and would like to have an input on this celebration or have a story of the past, please contact Evelyn and she will have the committee contact you.

Holiday Carolers Wanted

The Council on Aging is seeking individuals interested in serenading Goshen seniors. We hope to assemble a group of people to go door to door to sing holiday songs. All levels of voices are welcome. You do not need to be a senior to participate, as all ages are welcome. We will be serenading Goshen seniors in early December. Day and time to be determined at a later date. If you would like to join the singing group, please call Evelyn Culver at 268-3316.

*Within the last month and a half,
our town has lost three seniors.*

*Condolences to the families of
Margaret Papineau, Margaret Waggoner, and
James Russell Sr.*



On Sunday, October 3rd, the Goshen Library and the Council on Aging co-hosted a Tea/Social with harpist Piper Pichette at the Goshen Town Hall.

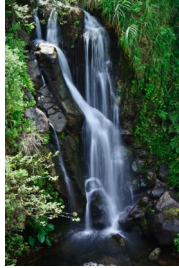
Piper endeared the audience with beautiful renditions of classical, Irish, and patriotic songs along with her own compositions. In between raindrops, people enjoyed tea and desserts, outside on the Town lawn, along with the opportunity to personally meet Piper.

Our local Cultural Council provided funding for this program which gave our community the opportunity to enjoy peaceful, relaxing music and each other!



Part 3: Maui and Hawaii Island

Here we are, back in Hawaii! Still in Maui. After Haleakala National Park, we did not think anything could match the experience we had, but we were wrong. Our next excursion was driving the Road to Hana, an often-white knuckle experience on a road that hugs the side of the mountain and feels like it could fall into the ocean at any time. Out and back, it is an all-day trip with lots of stops to see waterfalls, views, and flora. It is 30 miles to Hana where most people turn around. Getting there involves maneuvering 600 curves and 54 one-lane bridges. One of our stops was at Kaena Arboretum. My favorite were the Painted Eucalyptus trees with their kaleidoscope of colors. There were many waterfall stops and lunch in Hana. We ventured beyond Hana looking for the grave of Charles Lindberg. It took some doing, but we did find it at a small cemetery with a beautiful view of the ocean. Lindberg lived on Maui until his death in 1974. I think he is at peace there.



Our last island to visit was the Island of Hawaii, often referred to as the Big Island. We circumnavigated the island counterclockwise, starting in Hilo. In Hilo we visited a macadamia nut factory. We had lots of questions on cultivation of the nuts. Our next stop was Waipio Valley. It is a steep road down to the valley. We were told it is the steepest road in Hawaii. A guard prevents anyone one from driving down unless they have 4WD. So, we walked down. Looking over the edge of the road to the bottom of the valley were several smashed-up vehicles that went down the fast way! There were wild horses in the valley and a river meeting the ocean with a sandy beach to relax on.

Driving on, we stopped for lunch at the best Mexican restaurant I have ever eaten at. Who would have guessed!

Another interesting sight we visited was an extinct lava tube. This is where lava flows underground

before surfacing, often at a distant location from where it submerged. It was worthwhile to learn about the dynamics of how lava creates these underground tubes.

Our next stop was on the west coast at Pu'ukohola Heiau National Historic Site. This temple was built in 1790-91 by King Kamehameha I and thousands of men who passed lava rocks hand-by-hand for 20 miles. It is an amazing feat of architecture. Down by the ocean, the King had a throne where he sat and watched the sharks feed. While we were admiring his throne, I looked out in the bay and there they were – the sharks in a feeding frenzy! The King and I were now brethren.

It was late afternoon and time to drive to Pineapple Park Hostel in Kona where we would be staying for the next several nights.

In Part 4, I will recount our adventures hiking up Mauna Kea, visiting Hawaii Volcanoes National Park and more.

Happy Birthday in November!



Catalina Arrubla, Judith O'Brien,
John Woodward, Sylvia Orcutt, Gloria McCormick,
Angela Vincent, John Mogilka, James Barrett,
Gregory Hayes, Richard Still, Nancy Kosior,
James Lyons, David Verge, David Guido,
Donna Kolodziej, J Wallace, Joann Holman,
Kathleen Roberts, Tammy Lyons, Nancy Wood,
Alan Carr, Susan Harry, Chester Lulek,
Kathryn Boisvert, Robert Adamites, Maria Arrubla,
Dora Emerson, Leonard Szarkowski, Karen Cichy,
Scott Heidemann, Bradley Howe, Joel Carr,
Gretchen Hendricks, Richard Nadeau,
Paul Overby, Janet Nadeau, Deborah Senecal,
Theresa Hammond, Michael Baines,
Lynda Constantilos, Dana Smith

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 _____



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

**Hear A Chirp
Make A Change!**

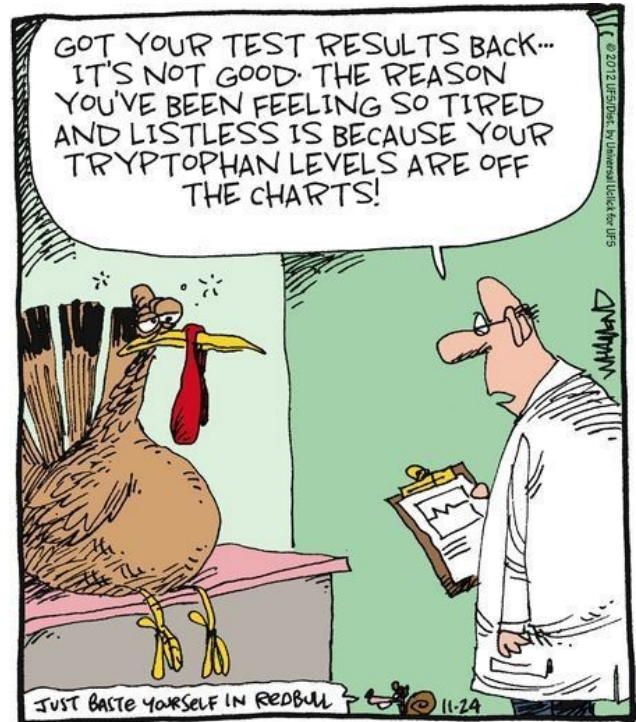
Last month's topic was the "Sound You Can Live With," your smoke detector. Remember? This month's topic is Carbon Monoxide (CO) alarms:

- 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,

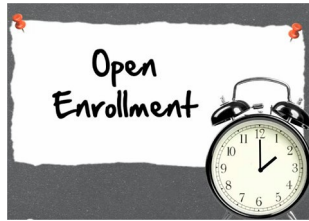
Jean O'Neil, TRIAD committee member
413-268-2228, jeanoneilmass@gmail.com

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

**Goshen Council on Aging
Town of Goshen
40 Main Street
Goshen, MA 01032**

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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!

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