

October Curbside Luncheon

Tuesday, October 11th 11:30am-12pm Goshen Town Hall



For this month we are returning to curbside pickup only. The delicious meal choices from Jerry at the Spruce Corner Restaurant are Ham and Beans or Teriyaki Chicken with Saffron Rice. Please call Kerry Normandin at 268-9354 by October 5 to let her know your choice of meal. This event is for Goshen seniors and a \$5 donation is suggested.

Knitting group

We are so pleased to announce that Goshen's own knitting expert Pat Wheeler is going to start up the monthly Knitting Group once again! They will meet in the upstairs dining room **the first Wednesday of each month starting October 5 from 1-3pm**. All are welcome to bring a project they are working on, knitting or crochet, and work together while enjoying a cup of tea and great company. Please call Pat with any questions at 268–7964. Pat is a highly skilled knitter and is willing to offer help to those who need it!

Coffee & Chat

Our monthly coffee & chat will be on **Monday, October 24 from 10-11am.** Let's try to meet outside in the park across from town hall and hope for beautiful fall weather. Please bring your own chair. If it rains, we will meet in the town hall dining room upstairs. Snacks will be provided. Joan Griswold continues her **Muscle Strengthen**ing Classes on Wednesday mornings at 10:15am via Zoom. If you'd like to learn more, or find out other times class is offered, you can contact Joan by calling 413-268-7985 or emailing joan@bybhealth.com.

If anyone is in need of **medical equipment** such as walkers or shower chairs, **please call Henrietta Munroe directly at 268-7465** as she is the head of this part of the Age Friendly program. Henrietta has many items on hand and is also in contact with other local agencies that can help.

Critical Information Binders

In September, we initiated a plan to provide binders to the seniors in town for storing critical information all in one place. We hope that these will be helpful and, each month going forward, we will provide a prompt in the newsletter to encourage additions to these binders. We will be handing out these binders in the near future. If you have a suggestion for information you have found helpful to have at your fingertips, please contact the COA, we would like to hear from you!

Our condolences go out to the families of **Richard Durant Sr.** and **Dana Smith**.



The Goshen Cultural Council is seeking applications from organizations, schools, and individuals for grants that support arts, humanities, and science programs in the community, including exhibits, festivals, performances, workshops, concerts, lectures, and school field trips. Applications are due October 17 and can be submitted to the Goshen Cultural Council using the online application at massculturalcouncil.smartsimple.com Please contact Nancy Wood at 413-268-7973 if you have questions about the application process.

Cauliflower Changed My Life By Lorraine Brisson

Iceland - Part 1

A few weeks before retiring in September 2016, I happen to be at AAA taking care of DMV stuff, when I decided to speak to a travel agent. I really did not have a particular place in mind but mentioned Iceland. Well, as it turned out there was a tour going to Iceland in mid-October and there were only a few seats left (so she said), so I had to make a deposit that day. That was on a Friday, and I had Monday to make it final. When I filled Michael in about the trip, he agreed to go. So, Iceland was going to be my first retirement trip.

This was a different type of trip for Michael and I, as we had never done a group tour. Although, we would be travelling with others on a bus and had a set itinerary, I decided to do some research about Iceland, just in case we had some free time to explore on our own.

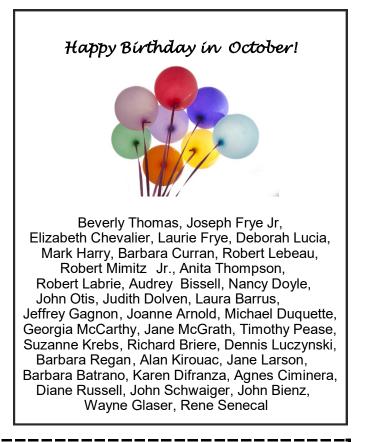
A bit of advice: A week or two before we were scheduled to leave, I received a call from AAA. They overbooked, and they asked if Michael & I could switch our travel date to the following week. We were offered each a discount of \$250.00. Michael agreed and I called AAA. However, I had a feeling that I might be able to get an even bigger discount and managed to negotiate a discount of \$350.00 each. So the lesson is everything is negotiable!

Iceland is the land of fire and ice. It is located just below the Arctic Circle and has a temperate climate. It is 40,000 square miles (about the size of Ohio) with a population of 360,000. Two-thirds of its population live in the capitol city of Reykjavik. Iceland is carbon neutral with homes heated geothermally.

Our tour started in Reykjavik and traveled eastward on the Golden Circle, a tourist route in Southern Iceland. We spent the first day touring Reykjavik which included a visit to a Lutheran church, a cemetery, the convention center, exploring the city and a stroll along the coastal bike path.

Our first stop beyond Reykjavik was at Thingvellir National Park, site of the annual parliament from 930 to 1798. The views were spectacular, and a walk brought us through ten-foot-high walls of solidified lava. Our next stop was at Stokkur Geiser. It is like Old Faithful, with timed eruptions. We had time to spare, so we took a hike up the hill. This photo op provided one of my favorite photos of Iceland. Michael is looking at a valley with mountains beyond glowing golden yellow in the sunshine and a rainbow to boot! Our final stop of the day was at Gullfoss, a waterfall of breathtaking beauty. We walked along a path to an outcropping for a close-up view. I dared not get too close to the edge because the mist created a slippery surface, and the railing was sketchy. I wondered if any tourists had ever fallen into the water.

After an overnight in Vik, it was on to more adventures which I will recount in the next issue.



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

Regional News

Fuel Assistance

Community Action assists incomeeligible participants with home heating expenses. Eligibility is de-



termined by family size and annual household income. Contact the program at **413-774-2310** or **800-370-0940** to make an appointment. More info at: <u>www.communityaction.us/fuel-assistance</u>

The Hilltown Food Pantry, a program of Northampton Survival Center, is open for food distribution every Wednesday from 1-3pm at 40 Main St. in Goshen. Residents of all 10 Hilltowns who are having difficulty accessing enough groceries for their household are welcome to use the pantry. Free, prepacked bags of shelf-stable food items along with fresh produce, frozen meat, and dairy products are available for drive by pick up in the town hall parking lot.

Staff and volunteers will load the food supplies into your car. We ask that you stay in your car, if possible, and prefer that you wear a mask when interacting with volunteers and staff.

If you wish to arrange for home delivery, please contact Diane Drohan, Pantry Director: **413-586-6564**.



"They never phone, they never visit, they never text message..."

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!

The Final Piece

If, scratch that, *when* I leave this world, I will no longer care about my house, car, bank accounts, or other earthly matters. But someone will! That person is my executor or personal representative, the person to settle my estate which is a fancy way of saying close the door when I'm gone.

The executor will file my will with probate court, notify various entities of my death, inventory and keep safe my assets, pay my final bills, dispose of my property, and distribute the assets according to my will. She/he will deal with bank and retirement accounts, investment companies, insurance companies, credit cards, taxes at all levels, contents of the house (oh brother...), and the house itself. Good records need to be kept.

Additionally, here are some of the "lesser" tasks that may be applicable:

- Close out credit bureau records minimize chances for identity theft
- · Secure and review phones and computers with photos, contacts, financial files
- Shut down social media e.g., Facebook. Again, trying to prevent identity theft and nuisance scams
- Stop magazine and newspaper subscriptions
- Inform medical professionals
- Check unclaimed property files to make sure no assets are missed
- Find and empty safety deposit box
- Locate any storage sheds or real estate other than the living quarters
- · Find new and good! homes for pets
- Follow wishes for burial and funeral or memorials.

And Fini, Jean O'Neil TRIAD Committee member jeanoneilmass@gmail.com; 413-268-2228

October's Good News

By Deb Hollingworth

Time to shop!

It's Open Enrollment time again (October through December 7th each year), so those of us who have Medicare supplement plans or Medicare D plans for our Rx can change our coverage if we don't like our current plan. This is the time to see if there's a better option, better coverage that will cost less, because regulations allow these insurance plans to change their prices and change their coverage any time. Which means the Medicare supplement plan or Medicare D plan you have this year, might not be the best choice for next year.

Some of you don't need to read this article any further. If you have health insurance through your employer, or your spouse's employer, or you get your medical care through the VA, or if you have health insurance benefits through your pension, you can STOP reading now.

But for the rest of us who want to supplement our Medicare coverage or wonder if there's a better plan to cover our Rx, this is the time, each year, (as President George W. Bush said) to go shopping for our insurance coverage.

We should expect an uptick in advertising for Medicare Advantage plans that promise additional benefits at minimal, or in some cases, no cost. Caution is advised when considering a Medicare Advantage plan because they have "networks of providers" and you have to be sure that your doctor, or your preferred hospital is "in network", meaning your doctor will take that insurance. It's always good to ask before making a switch.

Also during Open Enrollment you can check to see if your Rx coverage is going to be the best choice for next year. Both Advantage plans and Medicare D plans have formularie (that is a list of Rx that they cover) which can change anytime during the year. Maybe last year's plan won't work as well for you next year. Or perhaps you have been prescribed a new medication and need to see which Plan will have the lowest co-pay. Maybe you have a new medical condition, or perhaps you plan to travel next year. All reasons to have a SHINE counselors review the options for you.

To find a SHINE counselor nearest you, call your Senior Center and make an appointment. It's helpful to have a list of your Rx and if you want to compare costs, it's helpful to know what your current plan costs now. Since Covid, most appointments are by phone, or Zoom. Shopping sooner, rather than later, is the best strategy since appointments fill up quickly and that December 7th deadline comes faster than you think.

Tech Talk with Peg Whalen

You may have heard it is unsafe to use the same password for everything. I am regularly asked how to keep track of multiple passwords. Your phone, computer or tablet often can "remember" and fill in passwords, however, you still need a record from the point you create it. This month I describe three ways to manage passwords using electronic apps and paper methods.

Method 1: Index card box or Rolodex. Cards can be kept alphabetically. Use one card for every website that requires you to make a username/ login id and password. Note the website or account, e.g. GMAIL, "login id" or "username" and password. Edit as needed.

Method 2: Blank address book. Record the website/account alphabetically by name, including account "login id" or "username" followed by your password. Edit as needed.

Protect passwords by writing in shorthand so only you will understand. For example instead of your fifth cat's actual name, "FluffBall5", write <u>Cats-Name#</u>, using underline for capital letters. Store your paper method in a secure place. Make sure one family member or friend knows where to find your paper system.

Method 3: Password manager apps for tracking and securing passwords. If you are not comfortable trusting the phone/computer itself to fill-in passwords, you can search online for "best free password manager apps". Or, PCMag.com is a website to search for "free password manager app" ratings. The "best" choice for you is the one you find understandable and easy to use. Make sure to edit the app entry whenever you have a password change.



On the Road Again...

2022 & 2023 Upcoming Trips



Contact Francine Frenier to reserve your seat **<u>be-</u> <u>fore</u>** mailing any payments: 413-296-4291 or francine.frenier@gmail.com. Mailing address: 11 Stage Rd., Williamsburg, MA 01096.

Day Trip Dec 8. **Yesterday Once More** - A Tribute to The Carpenters captures The Carpenters' concert experience. Self-Drive to the Log Cabin. Luncheon will include Gorgonzola Sirloin & Stuffed Haddock. Make payment to FNSC for \$68, \$10 discount if paid by October 12th. Mail to address above.

<u>2023</u>

Multi Day April 23-29, 2023. **Myrtle Beach Show Trip**. Five shows—including Legends in Concert, Carolina Opry Show, The Man of a Thousand Voices, Anthems of Rock and an evening show at the Alabama Theater. There will be a stop at the Airborne and Special Operations Museum in N.C. Includes bus transportation, driver gratuities, all hotels and most meals for this seven day trip for \$829. Take a \$25 discount if paid by 1/30/23. Contact Francine to reserve your seat now.

Day Trip May 22, 2023. **Staying Alive - A Tribute to The Bee Gees.** Five course luncheon included at the Aqua Turf in Plantsville, CT. Make payment to FNSC for \$TBD due by February 1st, so we can get good seats. Mail to address above.

Multi Day September 29 through 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.



Upcoming Technology Classes

Peg Whalen will be offering numerous technology trainings from October through December. If you would like to sign up, **contact Peg at <u>pegwhalen-</u>**<u>workshops@gmail.com</u> or call 413-296-9314.

Fall 2022 Computer Class Schedule October 31 -December 5

Android basics workshop Monday, October 17, 2-4pm

How to use Zoom and FaceTime Thursday, October 20, 6:30-8:00pm



Windows 10/11 Computer/Laptop Class, 6 Sessions - Mondays, Oct 31 to Dec 5, 2-4pm

iPhone basics workshop Friday, November 18, 12-2pm

How to use Telehealth and Zoom Saturday, December 3, 10-11:30am

Android basics workshop

Monday, December 12, 2-4pm

Computer class participants may bring their own Windows 10/11 laptop to learn on or use one of the four COA computers.



Laura Wetzler Hilltown Singer Songwriter Guitarist

Sunday, Oct. 16 at 2pm Chesterfield Community Center 400 Main Rd. Chesterfield 01012

This is a free COA Event and we'd love to see our neighbors!

Sponsored by a grant from Highland Valley Elder Services.

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New Covid-19 Bivalent Boosters Available

As of September 1, 2022, updated Pfizer and Moderna COVID-19 boosters are now authorized by the FDA and recommended by the CDC. **These updated boosters are now available in Massachusetts.** The Massachusetts Department of Public Health (DPH) has developed the following FAQ which will also be posted on <u>mass.gov</u>.

What are the updated boosters?

The new COVID-19 booster vaccines from Moderna and Pfizer are updated versions of the original vaccines. The updated boosters were recently authorized by the FDA and recommended by the CDC.

Who should get the new booster?

Anyone age 12 or older who completed a primary COVID-19 vaccination series or received a booster dose at least two months ago should get the updated booster as soon as possible.

Why do I need a booster?

Staying up to date on vaccines, including boosters, is the most effective way to prevent serious illness, hospitalization, and death from COVID-19. While vaccine protection decreases over time, boosters restimulate the immune system and increase vaccine efficacy again. Boosters are an important defense, even if you've already had COVID.

When and where can I get a booster?

Updated boosters are currently available in Massachusetts. You can get a booster at many locations across the Commonwealth, including where you received previous vaccines. Locations include doctor's offices, hospitals, pharmacies, and community health clinics.

Where can I get more information? You can visit www.mass.gov/covidbooster for the latest info.