

Goshen Council on Aging

November 2022 Newsletter



Goshen Council on Aging
40 Main Street
Goshen, MA 01032

Kerry Normandin, Coordinator
413-268-8236 x118
coa@goshen-ma.us

Curbside Turkey Dinner

Tuesday, November 15th from 11:30am-12pm
Goshen Town Hall



We will be serving a Traditional Turkey Dinner from Jerry at Spruce Corner Restaurant. It will be curbside style again this month. There will be a choice of pumpkin pie or apple crisp for dessert. Please call Kerry Normandin at 268-9354 by November 10 to sign up for this delicious meal. This event is for Goshen seniors and a \$5 donation is suggested.

Another meal every month?!

New program- the COA is excited to announce that we are partnering with Highland Valley Elder Services to provide another monthly meal to all the seniors in town!

Meals are free, but HVES has a suggested three dollar donation if you are able to give. **Seniors will have to sign up by November 15 to participate in December's meal.** The sign-up forms will be provided at the October luncheon or you can call Kerry Normandin at 268-9354 to fill out a very brief intake form over the phone. **Our first meal will be Wednesday, December 7 at 11:30 to 12, curbside pick up style.** Volunteers to help us run this once a month meal program are needed. Please consider volunteering if you can.



Coffee, Chat and Cards

Join us on **Monday, November 28th from 10 to 11 am** in the town hall. The COA will provide coffee, juice, and snacks. If you have suggestions for activities, please let us know. We had a great time playing an unconventional croquet game last month in the park!



Knitting Group

Our monthly knitting group is off to a good start! Thank you Pat Wheeler! There was an error in last month's newsletter regarding Pat's telephone number; her current number is **413-695-5503**. Please contact her with any questions. New and experienced knitters and those who crochet are welcome. This group meets in the dining room, upstairs in the town hall, on **the first Wednesday of each month. Next meeting will be November 2 from 1-3 pm.**

Critical Information Binders

Last month we mentioned that the COA is using funds from a Highland Valley Elder Services grant to create binders for seniors. These binders will be given out one per household, starting with our oldest members. This binder should be kept in a safe but accessible place in your home for your family or designated friend to find easily in case of an emergency or illness. The purpose is to have all critical information available in one place. The COA will provide outlines for you to fill out, such as important names and telephone numbers, list of medications, and more. If you feel

overwhelmed by this job, maybe you could reach out to a relative or friend and ask for help with this task. If this binder is something you do not need or want, please let a member of the COA know. We will start giving out these Critical Information Binders at the November curbside luncheon, and a volunteer will be able to deliver to you if you are not at the luncheon. In future newsletters, we will be providing prompts for more things for you to add to your binders.

Puzzles: The COA was given quite a few new jigsaw puzzles as a donation. With the winter months ahead of us, we would like to share with anyone who is interested. We put a few at the town offices inside the door with the books from the Library. If that is not convenient for you, please call Evelyn Culver at 268-3316 and she will arrange to get a couple to you. We will also have some at our curbside luncheon.

Hilltown Junior Olympics
Goshen wins!

What a great event! All of the kids loved the ice cream sandwiches provided by the COA via the multigenerational grant from HVES.

Thank you Patti Woodward, Kathy and Don Boisvert, and Evelyn Kellogg Culver for handing out the treats. Way to go Goshen!

Please read an important announcement in the regional section of this newsletter about the ongoing efforts to continue to support the production of this Newsletter beyond next year.
This is a vital resource for our seniors!

Save the Date: Goshen Congregational Church will host **an afternoon of hymns and carols on Sunday, Dec. 11th at 3pm.** All are welcome!

*Our condolences to the friends and family of **Rick Malinowski and Norene Roberts**, both well known Goshen residents.*

Norene was a member of many committees in town, and was presiding as secretary of the Historical Commission and curator of the Goshen Historical Museum at the time of her passing.

On Sunday, November 6th at 2pm, the Goshen Library will be hosting harpist Piper Pichette. She will be presenting a program of classical and Celtic selections along with several of her own compositions.

Please join us in the Town Hall for this delightful program which is being funded with a grant from our local Cultural Council. Light refreshments will be served as well as an opportunity to "meet and greet" Piper.



Happy Birthday in November!



Judith O'Brien, John Woodward Jr., Barbara Richardson, Sylvia Orcutt, Angela Vincent, James Barrett, Gregory Hayes, Richard Still Jr., Nancy Kosior, James Lyons, David Verge, David Guido, Donna Kolodziej, J Wallace, Joann Holman, Kathleen Roberts, Tammy Lyons, Nancy Wood, Alan Carr, Susan Harry, Kathryn Boisvert, Robert Adamites, Maria Arrubla, Dora Emerson, Leonard Szarkowski, Karen Cichy, Bradley Howe, Joel Carr, Douglas Gagnon, Richard Nadeau, Janet Nadeau, Deborah Senecal, Theresa Hammond, Marya Zilberberg, Lynda Constantilos

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 _____

Silly Thanksgiving Jokes for both young and old

Q: If pilgrims travel on the Mayflower, then what do college students travel on?

A: The Scholar Ships.

Q: Where did they take the Mayflower when it was sick?

A: The nearest doc.

Q: How did Mayflower sailors say hello to each other

A: They waved.

Q: What kind of music did the Pilgrims like to listen to

A: Plymouth Rock.

Q: What kind of cars would pilgrims drive today?

A: Plymouth.

Q: What do you use to make Thanksgiving bread?

A: May flour.



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!

Charitably thinking

It's the time of year when we sometimes consider charitable giving, knowing that the cold is coming, there are celebrations coming up, and we often see more "good will to men" and to women and children and pets. And April 15th will be here soon. Some of the items below may need some further research on your part. Tax consequences will be based on your situation and on current tax law, which is WAY beyond me. I'm just putting out some ideas. There are more options, a bit more complex. For instance, there are some planned gifts to a charity that will pay income. I can give you something to read on that.

Annuity – if you have some funds THAT YOU ARE SURE YOU WILL NOT BE NEEDING, buy an annuity from a legitimate source and make your grandchild or other favored person the beneficiary. You may also identify him or her as the beneficiary of your retirement plan or life insurance.

Bequest – this goes in your will and may be called a planned or deferred gift. This is a donation planned now and realized after your death by payment from your estate.

Note – we assume that the recipients of the above will not be bumping you off to get the money; I think that would pretty well negate your good will aspect.

Contributions –

- One-time donation. Write a check the first of December, that's it. Then if you and the charity qualify, add it to your tax deduction column for next April.
- Recurring Gifts. You can set up a bank withdrawal every month to a favorite charity, knowing if you have to you can put a hold on that. Again, maybe a tax benefit.
- Stock Donations. If you give stocks you held over a year to a charity, you may avoid paying capital gains on the taxes on the stock's appreciated value.
- In-kind Donations. This is not monetary, but goods and services, your time, your expertise. No tax break for you, just satisfaction.

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

Future Funding for Our Newsletter... To Be Continued?

Do you value the COA newsletter? Does it help you stay connected and informed? How would you feel about not having COA news at your fingertips?



These are questions to ponder while considering that the funding for this benefit may not be permanent.

Seven years ago, in the Fall of 2015, our first regional newsletter for seniors was mailed. It went out to over 2,000 Hilltown households reaching seniors in Plainfield, Cummington, Goshen, Worthington, Chesterfield, Williamsburg, and Westhampton. The early newsletters carried a few pages of regional news, but in 2016 we embarked on our present format of 2-4 pages of news specific to each town followed by a 4 page regional section. Every month, you've received printed or digital information about events and activities in your town as well as important news concerning senior benefits, health, law, and food security regionally. Over six years, totaling 84 issues, and in all 168,000 mailed copies, news about what seniors are doing in the Hilltowns has been provided by a Service Incentive Grant from the Executive Office of Elder Affairs. This gift of over \$32,000 a year is going to end in 2023.

The newsletter has been our modern-day town crier and a way to bring us together, feel less isolated, and to let us know about important developments that may impact us. We are happy to be able to continue delivering it to you...but for how much longer? Your regional COA consortium has been pondering this question. We have many ideas for securing long term funding that we'd like to share with you in future newsletters. Your feedback about these ideas would be most valued.

In the meantime, any donations of support to sustain our town crier long term are most welcome! Donations can be made out to the "Northern Hilltown Consortium/Town of Chesterfield" and sent to: Chesterfield COA, PO Box 7, Chesterfield, MA 01012. A donation form is at the bottom of this page for your convenience. **Thank you for your support!**



November's Good News

By Deb Hollingworth

This month's good news is short and sweet. If you haven't heard yet...it's looking like our social security benefit could be increasing by 8.7% this January. And the cost of our Medicare B premium is decreasing! Yes, it's going down from \$170/month coming out of our social security benefit, to \$165/month. This means a significant increase in our social security checks. Other benefit programs are also increasing. October 1st SNAP (food stamps) awards increased 12%. And the Governor's budget included an increase in the Circuit Breaker benefit, up to \$2,400 for those who qualify. Fingers crossed..... there's anticipation that fuel assistance will also be more generous this year.

While it doesn't wipe out the increases in prices we see at the grocery store, the gas pump, or the fuel oil prices, it still is welcome news in a year when stretching the budget is on our minds.

For information on any benefit programs, including how to apply, you can contact your senior center, and look for future articles in the Regional Section of your newsletter.

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 _____

Thank you for helping support this vital resource for our seniors!

On the Road Again...

2022 & 2023 Upcoming Trips



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

2023

Multi Day April 23-29, 2023. Myrtle Beach Show Trip. Five shows—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 Fayetteville, NC. Includes bus transportation, driver gratuities, all hotels and most meals for this seven day trip for \$829. Take a \$25 discount if paid in full by 1/30/23. Contact Francine to reserve your seat.

Day Trip May 18. Beatles Ticket to Ride - A 4-piece band that plays high quality, exacting renditions of songs written by the Beatles spanning their entire decade together. Self-Drive to the Log Cabin. Luncheon will include whole steamed LOBSTER, & chicken & ribs. Make payment to FNCS for \$TBD by February 1st, so we can get good seats. Mail to address above.

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 FNCS 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.

Workshops for Working the Digital World



Peg Whalen continues to offer free workshops on how to use iPhones, Androids, computers, tablets, internet etc. through December. If you would like to sign up, **contact Peg at 413-296-0314 or pegwhalenworkshops@gmail.com**

Fall 2022 Computer Class Schedule October 31 -December 5

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. All sessions held at the Chesterfield Community Center, 400 Main Rd, Chesterfield, MA 01012.

CHOICES: Managing your Medicare online

If you are a Medicare beneficiary, you should have a secure, online account to manage your Medicare information. It's quick and easy to create an account. Simply go to medicare.gov and click on create my account. Have your Medicare card handy. Once you have an account you can use it to: save your prescriptions and pharmacies; sign up to go digital; get your yearly "Medicare & You" handbook electronically, instead of by mail; and view and print a copy of your official Medicare card.

Don't be concerned about losing access to the account if you forget your password. You can click on the "forgot my password" link and they'll instantly send you a code that will let you reset the password.

Having your Medicare information organized in one digital file will save you time and frustration when you have to produce a list of your medications; or you've misplaced the Medicare card and can't locate it the day you're visiting a new health care provider. Just think about the piles of paper that pile up around you that can be reduced or even eliminated by going digital. Reminder: Open enrollment runs from October 15-December 7. This is your opportunity to review your plan and make sure it still is the right fit. *Shared by the Southern Connecticut Area Agency on Aging.*



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

PRSR STD
US POSTAGE
PAID
PERMIT 183
Greenfield MA

**Goshen COA
Board:**

Kerry Normandin,
Coordinator

Kathy Boisvert

Henrietta Munroe

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.

Need Help With Your Housing Repairs?

The Housing Rehab Program may be able to help!

Eligible homeowners will receive a deferred payment loan with zero interest and no monthly payments, and all repair work is done by a licensed contractor. Please don't delay, funding is available and you may be surprised to find out you qualify.

Household Income Guidelines/Limits:

Household Size Maximum Gross Annual Income

1	\$52,750.
2	\$60,250.
3	\$67,800.
4	\$75,300.
5	\$81,350.



**Work that may be performed under the
Housing Rehab Program:**

Septic Repairs
Sewer Tie-in
Accessibility Work New Wells Drilled;
Pumps Repaired
Windows Replaced
Roof Repairs
Heating System Repairs
Plumbing & Electrical Repairs
Lead Paint & Asbestos Removal

Hilltown CDC is accepting applications from homeowners who live in: **Chesterfield, Cummington, Goshen, Peru, Plainfield, Williamsburg and Worthington**. Please contact the Program Manager, Marjorie Liscombe, for more information: **(413) 296-4536, ext. 109** or email **marjoriel@hilltowncdc.org**. You can also visit our website: **www.hilltowncdc.org**

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