

# Goshen Council on Aging

## October 2023 Newsletter



Goshen Council on Aging  
40 Main Street  
Goshen, MA 01032

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

### October Luncheon

Tuesday, October 10th at Noon  
Town Hall



The Ledges in Goshen will be cooking for us! Tiffany will create a variety of unique fall offerings using local fresh ingredients including some creative squash dishes. Please call Kerry Normandin at 268-9354 by October 3 to let us know if you are able to join us. \$5 suggested donation.

*Tuesdays: October 3, 17, and 31*

**Tai Chi class** will continue EVERY OTHER WEEK in October. Our instructor Richard Larson learned Tai Chi at the School of Tai Chi Chuan in New York City. He will be teaching us the Eight Ways. There are many benefits to Tai Chi practice including improved balance, improved flexibility, and improved peace of mind. Please wear comfortable clothing and supportive shoes. All abilities are welcome and we can modify the approaches as needed so that everyone can benefit.

**GHOST STORIES!** Let's enjoy spooky October by going to the Pauline Productions program called "Whispering Bones, an Evening of Ghost Stories" in which a talented cast of performers will present a mix of creepy, comic, and thought provoking stories. This performance will be on **Monday evening, October 30 at 7:00pm at the First Congregational Church of Ashfield.** It is funded in part by the Cultural Councils of Ashfield, Goshen, Williamsburg, and Conway. Please call or email Kerry Normandin by Oct.16 so she can order our tickets.



**In person exercise class continues!** Join instructor Joan Griswold on **Wednesdays at 10:15am in the Goshen Town Hall.** Please wear supportive footwear and bring water and free weights if you have them. There is a brief health questionnaire Joan will have you fill out. This class is also offered simultaneously on Zoom, so if you prefer this method please contact Joan for the link at [joan@bybhealth.com](mailto:joan@bybhealth.com). Let's keep moving!

**October 4- Knitting and Crafts Group.** We will meet in the upstairs Dining Room at the Goshen Town Hall from 1-3pm. Last month, the group learned how to create origami cranes for a special project. Please bring whatever craft or needlework project you are working on and work together with this great group!

**October 6 - Community Connections Group** from 10-11am in the dining room on the second floor of the Town Hall. Please join us to share some Fall inspired snacks while we chat about Fall Prevention!

**Oct 17 and 24 - HVES lunch-** The HVES lunch is on the third and fourth Tuesdays of the month, pick up from 12:00 to 12:30. On Tuesday Oct 17, the meal will be Chicken and Cheese Enchilada or Broccoli and Cheese Casserole and on Oct 24 the meal will be Cauliflower Cheddar Soup or Lasagna Rolls plus vegetables, milk and dessert. If you have not signed up and would like to for November, please call Kerry Normandin at 268-9354 to fill out a brief intake form. There is a suggested \$3 donation that is given to Highland Valley Elder Services to offset the cost of the meal.

**Oct 18- Games Group-** Our Games Group will be from 1:00 to 3:00pm and continue on the third Wednesday of each month. We have a variety of games and are always welcome to learning more. We will meet in the upstairs dining room at the

Town Hall. Please join us for a fun afternoon!

**Oct 19- Practical Aging Issues Group** from 11:30-12:30 in the upstairs Dining Room of the Town Hall. This month we will have a discussion facilitated by Michael Archbald from the Foothills Health District about Home Care services and options for ourselves and our loved ones as we age.

We know Goshen has Talent! Do you have a talent you would be willing to share with the seniors during a luncheon, during our crafts or games group, or by offering a class?



We are SO GRATEFUL to Goshen residents who currently work with us and who have worked with us in the past. We would love to continue to celebrate our residents and their skills. Please contact any member of the COA board and we will work out the details!

**Critical Information Binder Tip-** please see the Regional Section for some important information that you might want to add to your Binders.

**Peg Whalen has a drop in tech support in Chesterfield on Oct 4 and 18 from 10-3, and will have computer classes starting on Oct 12.** Please call or email Peg at 413-296-5080 or [coaTechHelp@gmail.com](mailto:coaTechHelp@gmail.com) with questions or to register for a class.



**Happy Halloween!**



“Halloween was confusing. All my life my parents said, “Never take candy from strangers.’ And then they dressed me up and said, ‘Go beg for it.’ I didn’t know what to do! I’d knock on people’s doors and go, ‘Trick or treat...No, thank you.’”

— Rita Rudner

**Happy Birthday in October!**

Beverly Thomas, Joseph Frye, Jr., Elizabeth Chevalier, Laurie Frye, Deborah Lucia, Mark Harry, Barbara Curran, Robert LeBeau, Robert Mimitz, Jr. Anita Thompson, Robert Labrie, Audrey Bissell, Nancy Doyle, John Otis, Judith Dolven, Laura Barrus, Jeffrey Gagnon, Joanne Arnold, Michael Duquette, Georgia McCarthy, Jane McGrath, Eileen Torchiodeidemann, Timothy Pease, Suzanne Krebs, Richard Briere, Dennis Luczynski, Barbara Regan, Alan Kirouac, Jane Larson, Barbara Batrano, Karen Difranza, Agnes Ciminera, Donna Dyer, Diane Russell, John Schwaiger, John Bienz, Wayne Glaser, Rene Senecal



***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 \_\_\_\_\_  
\_\_\_\_\_

### Seniors Aware of Fire Education



October is "Fire Safety Month" and this year's theme is "Cooking Safety." Cooking fires are the number one cause of home fires. Here are a few safety tips to consider when cooking:

- **STAND BY YOUR PAN!** Do not leave food, grease or oil cooking on the stove unattended.
- Keep combustible items like pot holders, towels, paper, and plastic away from the burners.
- Do not put anything metal in the microwave.
- If you have a fire in a pan or pot, **PUT A LID ON IT.** If you have a grease fire, put a lid or a cookie sheet over the pot or pan. Do not move a burning pan, cover it. Do not use water to try to extinguish it; water will not put a grease fire out, but will likely spread the fire.
- In the case of a microwave or oven fire, keep the door closed, turn off the appliance, and call the fire department (911).

Have S.A.F.E cooking experiences!

--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.*

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### The Good News about Triad

By Deb Hollingworth

Last week Hampshire County Deputy David Fenton and his partner John Denuco from Triad came to visit us at our Consortium meeting. Amazing what I had forgotten about all the resources Triad provides for seniors. And good to get a refresher, and to be brought up to date on how their programs are flourishing. Triad is a community policing initiative connecting seniors, law enforcement and services providers to increase safety through education and crime prevention. The District Attorney's office, Sheriff's Department and local police and fire departments all provide liaisons to each local SALT Council and attend their monthly meetings. Councils are able to collaborate on programs and initiatives that help

seniors by working together and sharing resources. The results are pretty amazing. The list includes: house numbering, community shred events, safe entry program/lock boxes, distribution of the File of Life, sand for seniors, Rx take back events, educational programs on scams, fire safety, in-home safety, prescription abuse, ways to obtain your credit report(s) and their medical equipment loan program.

Some details on this last item: If you have medical equipment that you no longer need, or if you need medical equipment, especially things that your health insurance doesn't cover, you should **call Dave Fenton at 413-584-5911**. They pick up and deliver. I'll say that again: they pick up and deliver....at no cost! This amazing program alone has been a life saver for thousands of seniors over the past couple decades.

For more details on any of the programs mentioned, you can get in touch with your senior center. Thanks to Triad for all their hard work on behalf of seniors!

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### Ongoing Tech Support & Computer Classes Starting with Peg Whalen

We're offering Drop-In Center Tech Support at the Chesterfield Community Center on the first and third Wednesdays of each month. **In October the Drop-In Center is open Wed., 10/4 and 10/18 from 10am to 3pm.** You can just stop in, or, to save a time slot, email [coaTechHelp@gmail.com](mailto:coaTechHelp@gmail.com) or leave a message at **413-296-5080**. Don't hesitate to stop by, especially if you "know nothing". We continue doing individual tech support for all the towns. Please call or email for assistance so we can decide together on the best way and place to get you the help you want.

Peg Whalen is starting a laptop/computer class on the second and fourth Thursdays each month. Sessions are open to every skill level. Join any time, starting **Thursday 10/12, continuing 10/26, 11/9, 12/7, 12/21**. Email or call to register before coming to ensure enough available laptops. Tech support, class registration or other questions should be made to our new tech support line, **413-296-5080**, or email [coaTechHelp@gmail.com](mailto:coaTechHelp@gmail.com).

## The Book- Part 2. Assets & Liabilities

By Jean O' Neil and Deb Hollingworth

There, Part 1 wasn't so bad, was it? We always mean to collect that information for emergencies, and now we've done it. And we hope you that you never have to use it!

Next we will tackle making an inventory of Assets and Liabilities.

Start with your **income**. Income is anything the IRS might consider income. This would include a copy of your social security benefit statement, a copy of your pension statement, and any other income generated from annuities or other investments. A drawdown or Required Minimum Distribution from an IRA would count. Perhaps you have rental income, in which case you could include a copy of your tenant's lease, or a note indicating the amount of rent charged. If you are still employed, include a copy of your W-2 or 1099. **IMPORTANCE:** these are all documents you might need for a bank loan, car loan, or to verify income for public benefits like fuel assistance, SNAP, or subsidized health insurance.

Next we can look at **assets**. Include a copy of your deed if you own your home or any other property. Make a copy of the title for your vehicle. Include a copy of savings account statements, CDs, life insurance, investment accounts, and a copy of the most recent bank statement. Other assets might include jewelry, antiques, books, art work, and other collections like tools, or equipment, even your prepaid burial contract. **IMPORTANCE:** If you are surprised at your net worth, you might take another look at your home owner's insurance to see if you have enough to cover replacement value. You might also revisit your will and make sure assets are going where you want them to.

Move on to **liabilities**, meaning what you owe. Please take a deep breath, this is a long list. Include any outstanding loans, mortgages, car loans, student loans, or equity lines of credit. NOTE: don't forget to include mortgages or loans where you are a co-signer for someone else. Add on the ongoing household overhead bills: utilities like phone and cable, electric, water/sewer, oil or propane, snow removal and mowing. If you have recurring bills like for a credit card or medical payment plan, include the latest statement. Show health insurance like your Medicare supplement, or Rx insurance plan. Other insurance documentation may include home owners or rental insurance, life insurance, and long-term care insurance. Include taxes, both property and potential income tax responsibilities. You might include a copy of your most recent IRS and state return in this section. You may want to list recurring donations. **IMPORTANCE:** Having a copy or sample of your bills can be a tremendous help for anyone who might have to take care of things for you in the event you are incapacitated.

OK, you've done it! You've made a profit and loss statement of your personal business. If you update this information annually or whenever things change, you will always be able to put your hands on what you need, e.g., the title to your car, last quarter's water/sewer bill, or last year's home owner's insurance.

There can be a pay off for becoming more organized! A case in point... when Deb received her home owner's insurance bill this year, she compared it with last year. This resulted in a call to her agent and subsequent reduction of several hundred dollars! And then there was the accountant who billed her twice for doing her income tax return.....and so it goes. And does anyone still do a budget? Does anyone still think that is a useful document? You need all the above information to do a budget.

### ***But wait, what do I do with these things?***

Good question. Everyone thinks differently, and approaches problems from a different background. Deb and Jean have tackled their versions of The Book in two different ways.

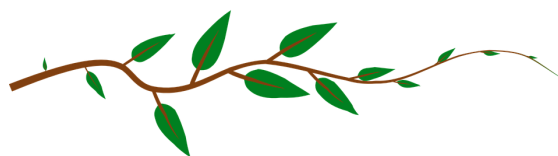
Jean works with file folders (labeled, dontcha know) and finds them easy to use and store. The downsides? One really needs to do the labels in a clear and consistent manner for this to work. In an emergency, like a fire, it would not be possible to gather all the folders that are needed. She also uses computer files for many papers and her instructions to her durable power of attorney and executor describe where to find the relevant files. She has also started taking a photo of documents and filing them.

Deb has a 3-ring binder, a big one, with plastic sheets that hold the papers. She adds sheets as she adds information. The Goshen COA has started a similar project for Goshen seniors with their Critical Information Binders. This is a practical way to gather up important documents, and in a portable format.

Other options include putting papers in labeled magazine boxes or plastic storage boxes that you can buy at an office supply store. In the end, use whatever works for you.

What you don't want to do is store all this information in a safety deposit box, UNLESS you have another person who is authorized to open the box in your absence. Otherwise, the bank will have to drill the lock out and will charge you. There will also be a delay in getting the documents out.

In the next chapter we'll tackle "Personal Documents", in case you want to get a jump on finding your Medicare card and other insurance documents, your Health Care Proxy, birth certificate, passport, etc. Wouldn't it be nice to have those handy in one place?



## On the Road Again... 2023 and 2024 Trips



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

*Day Trip November 4. Elvis- A Musical Revolution- North Shore Theater.* An exciting musical in Beverly, MA where you will hear 40 of Elvis' hits. Lunch at Danversport Yacht Club included. Make \$259 payment to First Choice **NOW**. Mail to the address above. A few seats remain.

~~COMING IN 2024~~

*Multi Day Trip May 29- June 6, 2024.*  
**Nova Scotia, Prince Edward Island & New Brunswick. Passport required.**

**Check your expiration date.**  
Cost \$1,644 per person dbl. occupancy,  
\$25 discount if paid in full by **February 20th**.

**This 9 day trip includes:** 8 nights lodging including 5 nights in Canada, two night stay in Maine. 15 meals including: 8 breakfasts, 6 dinners, 1 lunch. Guided Tour of Acadia National Park, Halifax, Peggy's Cove & Prince Edward Island

~If you have called in the past and are on the list for this trip, please call or email Francine again to confirm you are still interested.~

~~Since Lake George and Lake Sunapee were so popular and sold out in 2023, I will run these two trips in 2024.~~

*Looking for day trip ideas for 2024. Please email Francine at address above.*

“  
AND ALL AT ONCE,  
SUMMER COLLAPSED  
INTO FALL.  
-OSCAR WILDE”

**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!

## Your State Representatives

### State Senator Paul Mark

Email: [paul.mark@masenate.gov](mailto:paul.mark@masenate.gov)

Phone: 413-464-5635

Mail: 773 Tyler Street  
Pittsfield, MA 01201

Nearby local office hours:

Williamsburg Town Hall  
2nd and 4th Tuesdays from 1-3pm

### State Representative Lindsay Sabadosa

Email: [Lindsay.Sabadosa@mahouse.gov](mailto:Lindsay.Sabadosa@mahouse.gov)

Phone: 413-270-1166.

Mail: 76 Gothic Street  
Northampton, MA 01060



Last week, we took a moment to celebrate the fact that funding for the Newsletter for the upcoming year has been secured! Thanks in no small part to the efforts of **Paul Mark and Lindsay Sabadosa** who persevered in their advocacy on our behalf to get funds earmarked in this year's budget and then took time to visit with us to celebrate.

**Thank you, thank you, thank you!**

Thank  
You!

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

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US POSTAGE  
PAID  
PERMIT 183  
Greenfield MA

**Goshen COA  
Board:**

Kerry Normandin,  
Coordinator

Lorraine Brisson

Henrietta Munroe

Pat Wheeler

Nancy Wood

Patti Woodward

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.**

**Fundraiser Craft Fair**

**Sunday, October 22nd, 10am-3pm**

40 Main St., Goshen



Behind the Goshen Town Offices  
Please join us for a fall fundraiser craft / vendor  
fair to raise money for the Chesterfield-Goshen  
Children's Fund and support some amazing local  
vendors and crafters! This will be an outdoor  
event behind the Goshen town offices building.

For more information, please contact  
Amy Wickland at amyw55@hotmail.com or

**What makes a community  
healthy & strong?**

**Your voice.**

When you take the MA  
Community Health Equity  
Survey, you're sharing valuable  
experience that can help build  
a healthier community.  
The survey is available in  
11 languages, easy to take,  
and anonymous.



**Take the survey now at  
[Mass.gov/Healthsurvey](https://mass.gov/Healthsurvey)**



This survey is part of the Community Health Equity Initiative of the  
Massachusetts Department of Public Health.



Scan to take survey