

# Goshen Council on Aging

## December 2023 Newsletter



Goshen Council on Aging  
40 Main Street  
Goshen, MA 01032

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## Holiday Luncheon

Tuesday, December 12th at Noon  
Goshen Town Hall



Our Holiday themed luncheon features Jerry from Spruce Corner Restaurant cooking your choice of Prime Rib or Vegetable Lasagna, along with potatoes, vegetables, rolls, and salad. We will also have a special dessert! This month our favorite guest, Santa, and his helpers will be handing out holiday treats! Please call Kerry Normandin at **413-268-9354 by Dec. 5** to let us know your choice of meal. We hope you can stay and put a fun start on the Holiday Season but we will have to-go containers available. Suggested \$5 donation appreciated.

### The Caroling tradition continues this year!

A group ensemble will travel door to door singing holiday songs to Goshen seniors on **December 7** (inclement weather date Dec 8) starting at **2pm**. If you are a Goshen senior and would like to hear some festive holiday music at your doorstep, please contact

Nancy Wood at **413-268-7973** to schedule a time. Also, if you would like to join the Carolers in bringing joy to others through holiday songs, please call Nancy. The more the merrier- All ages and abilities are welcome!



### Dec. 1 - Community Connections Group

from 10-11am in the dining room on the second floor of the Town Hall. This month we will be joined by Nancy Ronan and Cathie Parsons from Bright Spot Therapy Dogs. They will be bringing Comet, a Golden Retriever and Yukon, a Samoyed, to provide us with a bit of pet therapy! Nancy and Cathie will educate us about the work of the therapy dogs

and their trainers. Nancy will bring some children's books that have been written about Comet's adventures and these will be available to purchase. Please join us!

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**Dec 12, 19 - Tai Chi class** will continue with two classes in December (no class Dec 5 or 26) with our instructor Richard Larson at 9am in the Town Hall. 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.

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**In person exercise class continues with 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!

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**Dec 6 - Knitting and Crafts Group.** We will meet in the upstairs Dining Room at the Goshen Town Hall from 1-3pm. Occasionally we meet in the library so check in there too. Please bring whatever craft or needlework project you are working on. The group members have experience in knitting, crocheting, sewing, and more so bring your questions to the group and problem solve together.

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**Dec 19 and 26 - 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 Dec 19, the meal will be Mulligatawny Soup or Macaroni and Cheese and on Dec 26 the meal will be a Breaded Fish Sandwich or Chicken Stew plus vegetables, milk and dessert. If you have not

signed up and would like to for January, please call Kerry Normandin at **413-268-9354** 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.

**Dec 20- Games Group-** Our Games Group will be from 1:00 to 3:00pm and continue on the third Wednesday of each month. We meet in the dining room on the second floor of Town Hall, and occasionally in the library. If you have any board games in good repair that you would like to donate, let us know, or better yet bring one in and play it with us! Please join us for a fun afternoon!

Our condolences go out to the friends and family of **Esther Korowski**. At the time of her death, she was the oldest resident of Goshen and the holder of the Golden Cane.



**Fuel Assistance-** We have paper applications for Fuel Assistance through Community Action at the COA office. Please call or email Kerry Normandin at the number and email on top of this newsletter if you need an application or if you need more information. You can also learn more about this program at the website **communityaction.us** or by calling **413-774-2310** and choose option 1.

**Goshen Age Friendly Program-** One goal of this program is to lend durable medical equipment that you may need on a short or long term basis. Before going out to purchase items like walkers, tub seats, or commodes, please call as we may just have what you need for free! And if we don't we will contact other agencies to help find it! This group also works with TRIAD to deliver buckets of sand for seniors to spread on icy surfaces in the winter. We also have knowledge about various services and agencies in the area. Henrietta Mun-

roe is the leader of this program, please give her a call at **413-268-7465** if you are in need of any of these services.

**Peg Whalen has a drop in tech support in Chesterfield and a computer class** with rolling admission. More information on page 5 of this newsletter. Please call or email Peg at **413-296-5080** or **coatechhelp@gmail.com** with questions or to register for a class. The Consortium of COAs is also looking for Volunteers who would be willing to help seniors with technology. Peg Whalen will train interested people, please let her know if you are able to help.

**Have you considered joining a town board?** The COA needs one more board member! We are a fun group and we strive to support all the seniors in town, contact any member for more information.

### ***Happy Birthday in December!***

David Clapp, Sandra Papush, William Carter, Jeannine Haas, Steven Kendall, Doreen Skorupski, Robert Maloni, Patricia Wheeler, Dina Raymond, Elizabeth Bell-Perkins, Nancy Burnett, Frank Krok, Meesook Barton, Nina Pinger, James Smith, Paul Webb, Rosemarie Clark, Patricia Kirouac, Diane Krok, Abigail Kingman, Linda Still, Robert Goss, John Skorupski, Grace Gibson, Wayne Eastman, Jr., John Riley, Marcia Shaw, Lloyd Ewing, Virginia Toner, Monique Bourgeois, Dwight Baghdoyan, Richard Richardson



### ***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

The holiday season is upon us. Here are a few ways by which you can keep your celebration bright and safe:

Senior   
**SAFE**

- Buy lights and electric decorations that are listed by an approved testing service.
- Replace lighting that has frayed wire, broken plugs, sockets or switches.
- Never overload outlets. Use no more than three (3) strands of lights on a single extension chord.
- Never, ever use candles on trees, near live and other flammable decorations.
- Never leave a burning candle unattended.
- Consider using energy efficient LED lights that stay cool.

Keep the season bright SAFELY!

--Worth Noyes, SAFE Educator  
Williamsburg & Cummington Fire Departments

*The Senior SAFE program is sponsored by many of your fire departments and the MA Dept. 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!



### December's Good News

By Deb Hollingworth

In time for the Holidays: some good news from Boston. Governor Healy came through on the proposed increase for the Circuit Breaker benefit. Doubled it! From \$1200 to \$2400. The Circuit Breaker is a "rebate" on your property tax for low income home owners. That was the original premise. But low income means you qualify if your property taxes represent more than 10% of your gross income. And you can add your water/sewer bill to that amount too if you are billed for that. Example: if your property taxes and water/sewer bill are \$5,000 and your income is less than \$50,000/year, then you'd qualify for the Circuit Breaker benefit. For more information, you can contact your senior center for details and they can help you apply. NOTE: to apply you must file a Massachusetts income tax return (whether or not you have taxable income) and include a Schedule CB. You tax return is processed, and you are sent a check!

And if that wasn't enough, there are more presents under the tree. Mass Senior Action has been working on this for years, and has succeeded in getting the asset eligibility limit removed for the MassHealth Buy-in programs. I'll say that again: assets will no longer be counted. This means that if your income is less than \$2,734/month, or, if you are married, less than \$3,698/month, the State of Massachusetts will pay your Medicare B premium and you will get a letter from social security saying your check will be increasing because they are no longer deducting for Medicare B.

This is huge. And many of you will qualify.

We may have to wait a while until MassHealth is able to process our ....ready for this?....2 page application! The regulation change goes into effect January 1st, 2024, and hopefully we won't have to wait long before they are up and running, ready to process our applications. Stay tuned for updates.

Who knew we'd get two such great benefits to start next year! Happy Holidays!

## The Book- Part 4. Household Matters

By Jean O' Neil and Deb Hollingworth

Our home may be our castle (Sir Edward Coke, 1604). But Jean and Deb do not have serfs to run things, and we assume neither do you. Therefore, we have to do it all.

Some of these items will not apply to renters but many will, so use what fits you.

### Household Overhead

What does it take each month, each quarter, to keep things running? Include information on utilities, heat, electricity, phone and internet. Who is the provider, how to contact them, what is the monthly cost, how is the bill paid (write a check, automatic from bank?). You might repeat information on house or renter insurance. It doesn't hurt to double count, meaning you may have already provided a password for an account reading from one of our previous articles, but adding it here may be helpful to someone else trying to arrange to keep things going.

### Household Management

What has to happen to keep things running? Change the water filters, change the air filters, clean the water softener, clean the washing machine and clothes dryer vents, check and replace fire and smoke detectors. Outdoors: oil the garage door, clean the gutters, refresh a deck finish, clean the grill pan. Just in case anyone else was irritated by the huge invasion of Asian lady beetles this year – no, they are not ladylike – add in a check of places around the house where bugs and larger animals (mice, anyone?) can get in.

Both Jean and Deb keep a file of potential contacts, meaning folks who might come in useful. That might include a backup for snow clearing, or a new person to clean gutters.

Computers have become indispensable to many of us in managing our affairs. Include who you get to fix or update your computer. And again, it doesn't hurt to repeat the password to open the computer. Add appropriate backups to your Book file, meaning the location of a backup hard drive and any password for access.

### Household Improvements

It is really useful to keep records of major home improvements, both for warranty purposes and possible tax credits. Consider if you have done a heating system upgrade, installed solar power, done ra-

don mitigation, made major roof repairs, added insulation or new windows and doors, made handicap modifications, or other major renovations.

### Specific to you

Do you have a plant that came from your grandmother? Include watering instructions.

So about that heirloom clock – when Jean's husband's father and stepmother got married, they each had pieces and parts of the same old striking kitchen clock. They assembled a single clock and got it working. We now have it and enjoy it. But if you don't hold your mouth right when you wind it and if you don't wind it twice a week, it gets quite petulant. So the directions for running the clock are in our instructions on household management.

**And P.S.** We know this is a lot, truly we do. Next month, the last month, is a wrap-up with suggestions for taking bites of the elephant (or whatever large image you want to use). So be brave and of good cheer – the end is in sight!



If you or someone you know is age 60 or older and has been a victim of fraud, help is standing by at the National Elder Fraud Hotline.

# 1-833-FRAUD-11

1-833-372-8311

[www.justice.gov/stopelderfraud](http://www.justice.gov/stopelderfraud)

10:00 a.m.–6:00 p.m. eastern time, Monday–Friday

English/Español/Other languages available

### Reporting is the first step.

Reporting can help authorities identify those who commit fraud and can also prevent others from becoming victims. Our experts will help victims navigate this process.

### No fear, total understanding.

The hotline is staffed by professionals who know how to support victims of fraud. Callers can count on our case managers to be caring and understanding.

### Personalized service at no cost.

Callers will reach a case manager who will help them through the reporting process at the federal, state, and local levels. Victims will also be connected with other resources on a case-by-case basis.

### Providing Help, Restoring Hope

Financial scams and abuses that target older people are happening more and more. This hotline is a free resource created by the U.S. Department of Justice Office for Victims of Crime to help people report elder fraud.

### What to expect when calling 1-833-FRAUD-11 (1-833-372-8311).



We will respond quickly. We will connect you to a live contact as soon as possible.



Victims will be assigned a case manager.



Callers will always be treated with understanding and respect.

## On the Road Again... 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 Tuesday, May 14. Neil Diamond -The Tribute from Las Vegas* - Rob Garrett, known as the King of Diamonds, performs at the Aqua Turf Club, CT. Family style meal of Chicken ala Kathryn & Broiled Scrod included. The \$137 Payment to FNCS is due by March 12. Please mail them to the address above. **ONLY FIVE SEATS AVAILABLE.**

*Nine 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.** Make payment to Diamond Tours and mail next year to the address above. **Wait List Only.** Going on the waitlist is encouraged on this date.

*Day Trip June TBD. Lake Sunapee Luncheon Cruise- Vermont Country Store.* A two hour luncheon cruise on Lake Sunapee in New Hampshire. This trip includes Luncheon buffet and a stop at the Vermont Country Store.

*Day Trip July TBD. Encore Casino.* Boston Harbor casino trip. Lunch on your own, options available on site.

*Day Trip August 7th. Resorts World Casino-- Catskills, NY trip.* Can you get enough of Elvis? Enjoy a lovely ride to the Catskills. Included: King in Concert show, Buffet Lunch and \$25 free slot play, driver gratuity. The \$145 Payment to FNCS is due by May 5. Please mail to the address above. Please include your date of birth for the player card.

*Four Day Trip September 30- October 3. Lancaster, PA. Sight & Sound production of the biblical show Daniel.* Cost \$646, per person dbl. occupancy - \$25 discount if paid in full by **June 20th.** Includes: Sight & Sound Theater show, tour of Philadelphia, time in Hershey's Chocolate World, 6 meals, hotels, driver gratuity. **Make payment to Diamond Tours and mail next year to the address above. Call now to reserve your spot.**

*Day Trip October TBD. Lake George Cruise-*Take a 2½ hour luncheon cruise through the vistas of Lake George. The Captain's Luncheon Buffet will be served on board. Danny Lombardo performs on the keyboard.

## Technology Help and Training for December and January

December **DROP-IN** Center hours canceled. Tech support can be scheduled **by appointment.** See **contact numbers below.**

**DROP-IN** will be continuing in January on the 1<sup>st</sup> and 3<sup>rd</sup> weeks of each month, on Wednesdays, 10am–3pm, at the Chesterfield Community Center. DROP-IN or pre-schedule a time slot online at [northernhilltownscoas.org](http://northernhilltownscoas.org). More DROP-IN days to be added as we identify volunteers willing to commit to time for support. 1/3, 1/17, 2/7, 2/21

**Second and fourth weeks computer classes:** Continuing in December on Thursdays from 1-3pm, in the Computer room at the Chesterfield Community Center, lower level. Classes scheduled for 12/7, 12/23, 01/11, 01/25, 2/1, 2/15. Class size limited. Please call 296-5080 or email [coatechhelp@gmail.com](mailto:coatechhelp@gmail.com).

**Get answers to your tech questions by phone:** 413-296-5080, and leave a message. Calls returned within 1 day or sooner. Same day support coming as volunteers are identified.

**Get help with your technology questions by email** at [coatechhelp@gmail.com](mailto:coatechhelp@gmail.com). Same day response is often provided.

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### December Tech Talk

Scammers have found a new way to exploit our technology. With the growth in smartphone use, iPhone and Android, our text messages have been invaded. This form of scam is called “Smishing” or “SMS phishing”. This has occurred because texting is low cost for scammers and it works just often enough to keep them doing it. This is what you need to know: No bank will EVER ask for banking info by text message. Report any text like this to your bank and then to the FTC (ReportFraud.ftc.gov). Never click a link or make a call in response to a text claiming to be from your bank. If you do click, immediately call your bank's fraud/security number. Learn more at [www.banksneveraskthat.com/](http://www.banksneveraskthat.com/)

You can block text message senders, similar to blocking unwanted callers. The way to block differs by the type of device. Contact us for help by emailing us at [coatechhelp@gmail.com](mailto:coatechhelp@gmail.com), calling or texting **413-296-5080**. Someone will help you block the annoying texts and calls.

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**Goshen Council on Aging  
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