

Goshen Council on Aging

January 2024 Newsletter



Goshen Council on Aging
40 Main Street
Goshen, MA 01032

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

Snack Bar Luncheon

Tuesday, January 9th at 11:30am

Williamsburg Snack Bar

109 Main St. Haydenville, MA 01039

We are going to try something different this month and have our luncheon at the Williamsburg Snack Bar. We will meet there at **11:30** (note different time) and join together for a lunch of your choice from their menu. Please call Kerry Normandin at 268-9354 by Jan. 3 so we can let the restaurant know how many of us to expect. Suggested five dollar donation appreciated.



Cheers! The December holiday luncheon was a success.

Pearl Woodward is the newest owner of Goshen's Golden Scepter (our version of the Boston Post Cane). Pearl is now the oldest person living in Goshen, with her 100th birthday coming up on January 19th! This honor was celebrated at a small family gathering in December. Pearl was presented with a framed certificate, flowers, and the Golden Scepter by members of the select board and COA board. This tradition continues as a show of honor and respect.

As winter begins, please be aware that if the Hampshire Regional School District is closed, any COA programming that day will be canceled.

Jan. 3- 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.

Jan. 5- 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 Lynne Paterson, owner of Prakasa Yoga and Wellness Studio in Goshen, who will be sharing information about her comprehensive holistic program to heal chronic back pain naturally. Lynne has written a book outlining her tips and strategies for spinal alignment, and she will bring copies of her book for sale. Please join us!

Jan. 9, 16, 23, and 30 - Tai Chi class will continue with our instructor Richard Larson at 9am in the Goshen Town Hall. He will be teaching us the Eight Ways. The slow, repetitive movements are good for the body and the 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. Give it a try!

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. Joan also sends out informative emails and has classes on zoom each day of the week if you can't make Wednesdays. Make 2024 your year to join!



Jan. 16 and 23 - HVES lunch- The HVES lunch is on the third and fourth Tuesdays of the month, with pick up from 12:00 to 12:30. The menu for January is not available yet, but you can call Kerry and she will be able to let you know the choices. If you have not signed up and would like to for February, 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.

Jan. 17- 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. Please join us for a fun afternoon!

Our condolences to the friends and family of **James LeBeau**.



Technology help continues to be offered in a variety of ways- please look in the Regional section of this newsletter for more information. The Northern Hilltown Consortium of Councils on Aging has also secured a grant to help seniors with accessing technology-be on the lookout for a letter in the mail outlining the details! And check out the website northernhilltownscoas.org where there is information about all Hilltown COA events!

Re-imagine Goshen Center Update

Congrats to Kathy Heminway, Ellington, CT, winner of the quilt raffle. Thank you to everyone who donated in support of this fundraiser. Ticket sales totaled \$1,291. We are working on next falls' quilt!

SAVE THE DATE: Saturday, April 27, 5:30 pm. Spaghetti dinner and raffle in the town hall. If you would like to donate an item or gift card for the raffle, email: reimaginesoshen01032@gmail.com or call Lorraine at: 413-268-3660.

A huge shout out and thank you to the Goshen residents and Goshen businesses who support the COA through discounted rates and donated time! Please do your best to support these people and businesses or just say hello: Jerry at Spruce Corner, Tiffany at The Ledges, Jess at Red's Bakery, Lynne at Prasaka Yoga, Kelly Sturtevant, Jeannine at Pauline Productions, Vanessa Kerby of Goshen Ocean Ceramics, and Rich Larson. Goshen has so much talent! Goshen Rocks!



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 info.

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! Henrietta Munroe, program leader, can be reached at 268-7465.

Happy Birthday in January!

Kris Celatka, Jon Patton, Sandra Greenwood, Donald Otis, Barbara LeBeau, Patricia Quintilian, Judith Walsh, Betsy Burnett, Kathleen Eastman, Phyllis Sarafin, Diane Bushee, Martha Packard, Joann Sheehan, Patricia Perrault, Robin Langer, Angela Otis, John Rooney Jr, Pearl Woodward, Donna Williams, Daniel Soto Sr., Patricia Morey, Cecile Carr, Agnes Lulek, Michael McGrath, Neil Wheeler Jr., Bronislaw Zajac, Peter Provost, Renee Riley, Jeffrey Korostoff



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 _____



Good News for those suffering from Buyer's Remorse

By Deb Hollingworth

During Open Enrollment for Medicare, Oct. 15 - Dec. 7th, we were bombarded with advertising about those Flex cards and all the benefits they could provide—money for groceries, over the counter meds, some even said money for your utility bills? We got ads in our mailbox, on tv, in our email and on Instagram. It seemed relentless. And maybe you checked on "want more information" or maybe you even called the phone number on your screen and now you find you have enrolled in a Medicare Advantage Plan.



I'm guilty of having a bad attitude about Medicare Advantage plans. I know they offer additional benefits that you can't get with just "original Medicare A & B". Most offer Rx coverage and now these Flex card benefits, but like some good things, we should look this gift horse in the mouth.

Advantage plans used to be called Medicare Managed Care plans because that's what they do: they manage your Medicare benefit, which is why you need to get a referral from your doctor in order to see a specialist, or a referral for some medical procedures. But the most worrisome detail is that not all hospitals and not all doctors accept them. And you may have the unwelcome surprise if you sign up and then discover your doctor or hospital doesn't accept your Advantage Plan. So you would be charged an out of network co-pay for services, or in some cases, just billed for the whole cost of care because your Advantage plan doesn't cover that doctor, that hospital or that treatment.

Good News: from January 1st to March 31st each year we are given a time to dump our Medicare Advantage plan if we don't like it. And we can switch back to original Medicare A & B and enroll in a Medicare D plan for Rx coverage, or we can switch to another Advantage Plan where our doctor(s) and hospital(s) are in network.

NOTE: While Health New England and BlueCross Advantage plans have contracts with Baystate hospital and Baystate providers, other Advantage plans in our area do not.

If you want more information, you can contact your senior center and ask for a SHINE counselor appointment. Meanwhile, if you have signed up for an Advantage plan, check with your doctor to see if he/she is in network and can bill your Plan.

Seniors Aware of Fire Education

One New Year's resolution that can save your family's lives is to create your own home escape plan. Here are a few things to consider when you do this:



- Plan two ways out of each room in your house. Windows can be a way out if necessary. Draw the escape routes on graph paper and post where it can be seen.
- If you cannot get out the door safely, go to a window and get out if you can do so safely and, if not, signal for help at the window.
- Teach your grandchildren to never hide under the bed or in a closet, but to go to the window and signal for help.
- If you have to go through smoke, get low and go. The clearer, cleaner air will be up to 18 inches off the floor.
- Set up a meeting place outside the house where everyone should gather after getting out of the house. You will be happy and so would the firefighters knowing that everyone is safely out of the fire.
- Once out, stay out. Do not go back into a burning building for anything.
- Call the fire department (911) once you are outside, using your cell phone or a neighbor's phone.
- Put your home escape plan into action. Do a home fire drill twice a year, ending up at your meeting place.

Have a S.A.F.E. New Year!

--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.

Highland Valley Elder Services serves older adults and their families through collaboration, education, advocacy and a range of programs designed to support them where they live. One of the many ways we support older adults to live safely in the community is through administering the Frail Elder Waiver. This is a Home and Community Based Waiver Program designed to make in-home services and supports available to frail elders in Massachusetts, 60 and over, who meet the level of care for a nursing facility but prefer to remain in the community. These services and supports are available through the Medicaid plan. Individuals clinically eligible for this waiver will also have a higher income threshold for accessing Medicaid services in the state.

To learn more about the Frail Elder Waiver, or to schedule a free consultation with a Certified Application Counselor, please call:

413-586-2000.

For more information on the range of programs and services we offer, please visit our website

highlandvalley.org/



Highland Valley
ELDER SERVICES

The Book- Part 5. Wrap-Up

By Jean O' Neil and Deb Hollingworth

Here we are, grappling with New Year's resolutions, wanting to make THIS the year we get organized. Well, you may be quite pleased (or is that relieved?) to know we are almost done with this topic. In the past four newsletters we have attempted to lay out a road map to getting all our important information collected and sorted. If tackling all this was hard, let us suggest that the trick is to start with small bits at a time.

Maybe take each Part and divide it up. Set a goal of getting all our "Emergency Information" together in one place, and while we are at it, get the File of Life on our refrigerator. Then take a month and work on Assets, another month for Liabilities, another to dealing with the Wallet issue, then break up the House matters (Overhead, Management, Improvements). Get a print copy of all the previous Parts articles and check things off as you do them.

There are two other points to consider. First, for your circumstance, is there anything you think is useful that we didn't list?

And along the lines of final wrap-up planning, include documents on burial insurance, cemetery plots, and designated funeral home. Be very clear about how you want your body treated. Explain the location of any life insurance policy. Add any personal wishes that are not already recorded, perhaps some music you would like played at your farewell. On top of these folders or notebook sections should be contact information for who to call and their relationship to you.

Now, why have we spent so much time on this, as in *Why Bother?! Surely there must be something more interesting and fun to do?* Well, yes, but we need this information to:

1. Keep us safe and functioning. It aid a friend or family member in helping us if we are incapacitated.
2. Apply for benefits like affordable health insurance, Circuit Breaker property tax rebate, SNAP, or fuel assistance.
3. Have this information in case we need to check on household bills or budget when they get paid. So when you get billed twice for your tax prep, you can quickly locate the "paid" receipt. Or when your home owners insurance bill doesn't arrive, you can put your hands on last year's bill and the name/phone number of your agent.
4. If we want to do estate planning or if we have a financial planner, some of this information is necessary for them to work with us.
5. Being more organized can be a major stress reducer.

If you make this your New Year's resolution and want copies of past chapters or the Table of Contents for getting organized, you can ask your senior center. In Goshen, you can ask for a "critical information" binder.

Good luck and know that just getting started is the hard part.

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!



TECH CONNECT

SUCCESS FOR OLDER ADULTS



A new program from the Northern Hilltowns
COA's offering technology access and education

● BROADBAND & DEVICE FUNDING

Support for device and internet access

● TECHNOLOGY SUPPORT

Dedicated help from trained
tech coaches

● CLASSES AND EVENTS

Tech exploration events, targeted
trainings, and more



413-296-5080



coatechhelp@gmail.com

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 April 5 or 15th. Culinary Institute of America-- Enjoy a "CIA" experience with lunch at Catarina DeMedici. Free time to explore the bookstore and bake shop. The \$125 Payment to Francine Frenier is due by February 20th. Please mail a check to the address above. This trip will depart from S. Hadley.

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. **Wait list only.**

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 to the address above. **Wait List Only.** Going on the waitlist is encouraged.

Day Trip Thursday June 13. Timeless Music Pop to Broadway – Luncheon and Show at Storrowton Tavern Carriage House in W. Springfield. Self-drive or carpool. Cost is \$77 made out to Chesterfield COA and mailed to address above. Chesterfield seniors: please call for pricing.

Day Trip Thursday, July 11th. 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. The \$118 Payment to Landmark Tours is due by May 10. Please mail to the address above. **This trip sold out last year, so reserve early.**

Day Trip Wednesday, 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. **TEN MORE PASSENGERS NEEDED before February 15th.**

Day Trip October TBD. Lake George Cruise- Take a 2½ hour luncheon cruise through the vis-

tas of Lake George. The Captain's Luncheon Buffet will be served on board. Danny Lombardo performs on the keyboard. Scenic stop at Prospect Mountain.

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 Friday December 13. Festival of Trees and Red Rose Lunch. Enjoy the uniquely decorated Christmas Trees at the Mass Mutual Center in Springfield. Enter a chance to win a tree and associated gifts. Some are worth hundreds of dollars. Then walk over to the Red Rose Italian Restaurant for lunch: pizza, salad and bread. The \$TBD Payment is due by October 25. Please mail to the address above.

Technology Help and Training for January



Drop in Hours: 1st and 3rd Wednesdays of the month from 10am–2pm at the Chesterfield Community Center. Please call **413-296-5080** or email coatechhelp@gmail.com to reserve a time.

Computer Class: 2nd and 4th Thursdays of the month from 1- 3pm, in the Computer room at the Chesterfield Community Center, lower level. More classes coming soon.

iPhone Basics Class: Wednesday, January 31st at the Chesterfield Community Center, Upper Level from 10am-11:30am.

Tech Help:

Meekins Library: Tues. 1/9, 10am-12pm, open to all

Nash Hill Place: Fri. 1/19, 10am-12:30pm, for Nash Hill Place residents



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

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**Goshen COA
Board:**

Kerry Normandin,
Coordinator

Henrietta Munroe

Pat Wheeler

Nancy Wood

Patti Woodward

Newsletter Editor
and Designer:
Kristen Estelle
regionalcoanews@gmail.com

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Need help with your home repairs?

Hilltown CDC has funding for the Housing Rehab Program. We're accepting applications from homeowners who live in Chesterfield, Cummington, Goshen, Plainfield, Peru, Westhampton, Williamsburg, and Worthington who need help with their housing repairs. Here's a sample of some the work that can be performed under the Housing Rehab Program:

**Roof and Foundation Repairs
Septic Systems and Sewer Tie-in
Heating System Repairs
Handicap Accessibility Work
Plumbing and Electrical Repairs
New Wells Drilled; Pumps Repaired
Windows and Doors Replaced
Lead Paint and Asbestos Removal**

These are NO Interest/NO payment loans which may be entirely forgiven (if you are over 70 years of age the loan is forgiven faster), and all repair work is completed by a licensed contractor of your choice. Please don't delay, funding is available and you may be surprised to find out you qualify. Contact Paula Bilodeau, Program Manager, at (413) 296-4536, ext. 109 or email paulab@hilltowncdc.org for more information and an application.

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