

Plainfield Council on Aging

January 2020 Newsletter



Plainfield Council on Aging
Town Offices, 304 Main St.
Plainfield, MA 01070

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January Events & Features

January Luncheon at the Plainfield Town Hall

- **Wednesday, January 8th at Noon**

We will be serving a ham dinner with all the fixings! As suggested, we will have decaf coffee along with regular coffee. Look forward to seeing you there!

Let there be magic! We are thrilled to announce that Jay McMahon, our local celebrated magician, has agreed to perform his marvelous magic show after the January luncheon.



Remember we always have brown bags available for take-home fresh fruit after the luncheon. Donations are always welcome to help defray the costs of the luncheon.

Exercise Classes

Our exercise classes with Joan Griswold are starting up again this January. As we are not as active this time of year, it is very important to get enough exercise. **The classes are held on Monday mornings at the Town Hall at 10am.** Come join us as it is a lot of fun and good for muscle strengthening. The classes are open to everyone whether you are physically fit or need help getting around with a cane or other device. We would love to see more Plainfield members represented at these classes. The class lasts about an hour and finishes with a 10 minute relaxation/meditation session. If possible, we ask for an optional small donation to defray costs. For more information, call Sue LaRock at 413-743-5345.



Blood Pressure Clinic

If you wish, we can take your blood pressure at our monthly luncheons.

Program Updates

We are in the process of looking into more programming.

- Have Comedy Will Travel– Steve Henderson
- Donut Dollies– A local movie under development about the women who provided donuts and coffee to the troops in the field from WWI to the Vietnam War with firsthand knowledge from Dorset Anderson who served during the Vietnam War.
- **On February 12, we will be holding a "Winter Picnic" at Pub 116 and all are welcome.**

Suggestions Appreciated

The Plainfield COA is looking for program and travel suggestions to offer our community in the foreseeable future. We have placed a suggestion box in the Town Hall on the COA kiosk for you to add your ideas. We have already received some very good suggestions for future programs and are actively looking into them. We look forward to hearing from you with any ideas you might like us to pursue!

Robo Calls

I have included this again in this issue as it is very important to keep ahead of thieves and scammers especially during the holiday season and after. What should you do if you suspect you're receiving a spoofed call? Here are a few tips.

- Don't answer or return calls from phone numbers you don't recognize. Let the call go to

voicemail instead, even if the number appears to be local.

- Enter the number in an Internet search. This allows you to check if the number is listed as being from a legitimate company, or if the company has mention of a scam that is going on using their number. It also allows you to see what other people are saying about the number.
- Familiarize yourself with call blocking options for your cellphone.
- List your phone number on the National Do Not Call Registry. While this will not prevent unscrupulous callers from contacting you, it can help to limit the number of calls you receive.
- If your number is on the registry and you receive unwanted calls, report them. This can help expose and catch callers who are engaging in fraud.



"Either cheer up or take off the hat."



Caution

If you receive a phone call from "Medicare" and are asked to give them your Medicare ID number or any other personal, financial information, hang up the phone! This is a scam! As a Medicare or Social Security beneficiary, the Center for Medicare and Medicaid Services and the Social Security Administration will not call you to ask you to disclose financial information in order to get a new card or to change your health insurance policy.

Unfortunately, it requires real diligence to stay ahead of phone scammers these days. But by staying alert and taking the right precautions, you can make sure that robo callers and call spoofers don't prosper at your expense.

Thank You for Your Donations!

We are very grateful to everyone who has donated/contributed to the COA these past several months. You allowed us to flourish in the challenge to better serve the folks in Plainfield. The COA relies on the support of friends like you so we continue that conversation and understanding. Thank You!

The Plainfield Council on Aging counts on YOUR support to help build important programming for local seniors!

I would like to contribute to the Plainfield Council on Aging. My contribution of \$_____ is attached.
(Please write your check to The Town of Plainfield and mail to Plainfield COA, 304 Main St. Plainfield, MA 01070)

Name _____

Address _____

Thank You for Helping to Support Your Neighbors!

Plainfield Council on Aging

Seniors Aware of Fire Education



The New Year is a time to make and keep resolutions. Here are a few you might want to make and keep that will help keep you from falling. Resolve to:

- Get more exercise.
- Wear sturdy, slip-proof shoes.
- Wear slip-proof slippers; don't walk around the house wearing only socks on your feet.
- Get rid of scatter rugs or secure them to the floor so they won't scatter you.
- Sand ice on steps and walks.
- If you are having trouble with balance, talk to your doctor.

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
Massachusetts Department of Fire Services.*

**Would you like to receive your newsletter
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!



Cell Phone Static

For as helpful as cell phones have become, they sure do cause a lot of bother when all those unwanted calls come in. I assume you added your number to the "Do Not Call" registry a long time ago, and that helps a bit but there are things you can do in managing your phone.

A good first hint is to put everyone who might call you in your contact list. Give them a name and answer the call only if that name comes up on the screen. If someone else calls and really wants you, they can leave a message. You can also assign a ringtone to the folks in your contact list, then ignore other ring tones as they come in.

After spending some time with a beverage (hey – you might as well enjoy the process) and getting your contact list set up, ask your phone to block all other calls. You'll find that option in "Settings", and may also be able to set up the "Do not disturb" option to help block unwanted calls.

And some avoidance... when you do online shopping, try to opt out of phone calls. If a store clerk asks you for a phone number, find out if it is really necessary that they have it. Or just politely refuse to give it, gambling on whether they will give up on a sale or not.

There are services to block calls – too much to write in this space. But look at **clark.com/technology/phones-mobile-devices/how-to-stop-robocalls/** and **consumer.ftc.gov/taxonomy/term/919**

As always, if you do answer a robocall, do not engage in either a chat or tirade. Don't hit a key to "stop these calls". For real, do not say the word "yes". Just Hang Up!

Stay safe,

Jean O'Neil, TRIAD committee member
413-268-2228, jeanoneilmass@gmail.com

Circuit Breaker Tax Relief

There is a state income tax credit for eligible Massachusetts residents age 65 or older who paid rent or real estate taxes during the tax year. The credit is for senior homeowners and renters who meet income limits and other eligibility requirements. Homeowners may claim the credit if they paid more than 10% of their total income for real estate taxes, including water and sewer debt charges. Renters can count 25% of their rent as real estate tax payments. If you have not filed for Circuit Breaker before, you may file for the current year and the two years previous. You must file a Massachusetts state income tax return to claim the Circuit Breaker Credit, whether or not you normally file one. You must include Schedule CB, Circuit Breaker Credit, with form 1. For additional information, contact:

**Massachusetts Department of Revenue
Customer Service Bureau
800-392-6089
617-887-MDOR
www.mass.gov/dor**

Notes from MCOA

Massachusetts Council on Aging

* **New Veteran's Services Benefit Calculator from Harvard Law School**

In November, the Veterans Legal Clinic at the Legal Services Center of Harvard Law School launched a new online tool to help Massachusetts veterans and survivors who are struggling financially. The tool, called the **Massachusetts Veteran Benefit Calculator**, is an easy to use online calculator and can be accessed at MassVetBen.org. The Mass Vet Benefit Calculator helps veterans, their families, and service providers determine potential eligibility for financial assistance through the Massachusetts Veterans' Services Benefits Program—known as Chapter 115. Chapter 115 can provide critical monthly assistance to low-income veterans, as well as their survivors and dependents, with monthly payments ranging over \$1000 depending on need.

The Mass Vet Benefit Calculator can be completed by the veteran, or with the aid of a family member, service provider, or advocate. It takes only a few minutes and can be done on a desktop computer, a smartphone, or a tablet. The Calculator asks a series of questions about income and expenses and at the end indicates if the user appears to be eligible for assistance through Chapter 115, along with an estimate of how much they are likely to receive. The Calculator also provides information about how to apply for Chapter 115,

including contact information for the user's local Veterans' Service Officer (VSO), who will submit a formal application. The Mass Vet Benefit Calculator was created to help reduce financial insecurity, homelessness, and hunger in the Commonwealth's veteran community, and we hope it will be of use in your vital work with veterans and survivors.

* **Medicare Savings Programs (MassHealth Buy-In programs)**

On January 1, 2020 the income and asset limits for the Medicare Savings Programs (also known as "MassHealth Buy-in" programs) are increasing. Under these new limits some Massachusetts residents with Medicare may be newly eligible for these programs, and existing members may be eligible for other Buy-In benefits.

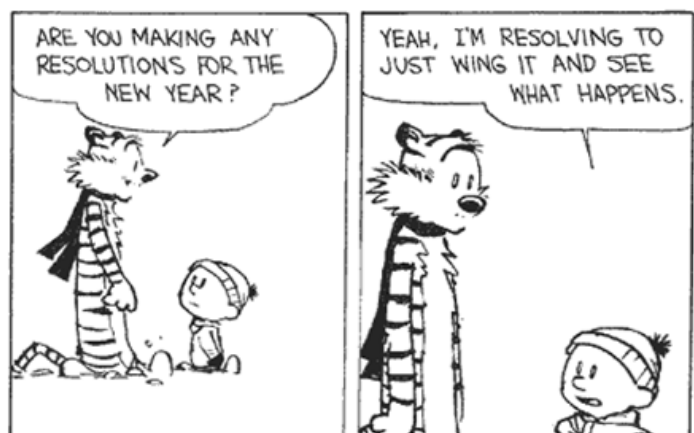
Medicare Savings Programs (MSP)

Medicare Savings Programs are federally funded programs administered by each individual state. These programs are for people with limited income and resources and help pay some or all of their Medicare premiums, deductibles, copayments and coinsurance.

In Massachusetts, you'll recognize this program as the "MassHealth Buy-In" Programs. As part of the Medicare Savings Programs, Massachusetts offers three different coverage types.

- * MassHealth Senior Buy-In for Qualified Medicare Beneficiary (QMB)
- * MassHealth Buy-In for Specified Low-Income Medicare Beneficiaries (SLMB)
- * MassHealth Buy-In for Qualifying Individuals (QI)

For current income and asset/resource limits please visit: mass.gov/service-details/program-financial-guidelines-for-certain-masshealth-applicants-and-members



Stronger than Yesterday



Chair Yoga

Yoga is for everyone, and this form is gentle and relaxing. It improves your flexibility and may offer relief from arthritis and insomnia.

Tues. 10am, Chesterfield Comm. Ctr
Led by Sarah Prince
Requested donation: \$5/class.

Thurs. 10:45am, Williamsburg Senior Ctr.
Chair Stretch and Strengthen
Led by Alexandra Mello. \$10/class.*

Yoga for You

*Taught by Michelle Wolk, this class is geared for active adults. Any adult can join. Class is \$12 or 6 classes for \$60.**

Tues. 6-7pm, Williamsburg Senior Ctr.

Dance Class (Modern / Creative)

Contemporary dance for adults, taught by Susan Waltner. Donations gratefully accepted.

Weds. 10am, Williamsburg Senior Ctr.

Feldenkrais

Create flexibility, strength and balance, with trained instructor Michele Morales-Wolk. Open to all ages.

Mon. 7pm, Chesterfield Comm. Ctr.
Requested donation: \$5/class

Healthy Bones and Balance

Designed to increase participants' strength, mobility, flexibility and balance, H B & B classes are a free, fun way to exercise and socialize. Medical clearance is required.

Mon. & Thurs. 9:30am
Cummington Comm. House

Mon & Fri. 10:30am
Worthington, Maples I Comm. Room

Williamsburg classes are on hold for a short while. Watch the newsletter for re-start dates.

Hiking

Chuck Horn and Ray Fontaine organize hikes around the Westhampton / Easthampton area. To get on their email list, email Ray: westhamptoncoahikers@comcast.net

Muscle Strengthening Classes

Strength training keeps your bones strong and helps maintain muscle mass. Led by Joan Griswold.

Mon. 10am, Plainfield Town Hall
Weds. 10am, Goshen Town Hall
Fri. 10am, Chesterfield Comm. Ctr.

T'ai Chi

T'ai Chi is a wonderful activity known to increase balance, centeredness within oneself, and an enhanced relationship with the natural world.

Mon. 9:30am, Chesterfield Comm. Ctr.
(Advanced; \$5/class)

Thurs. 6:30pm Chesterfield Comm. Ctr.
(Beginner; \$5/class)

Fri. 9:30am Williamsburg Senior Ctr.
*\$10/class**

Zumba!

*Led by Melissa Tee. All levels welcome. \$10/class.**

Mon. 6pm, Williamsburg Senior Ctr.

To find out more, and to register, please contact the appropriate COA:

Chesterfield:

Janice Gibeau, 296-4007,
coa@townofchesterfieldma.com

Cummington:

Chrisoula Roumeliotis, 634-2262,
coa@cummington-ma.gov

Goshen: Evelyn Culver, 268-3316, ematkc@aol.com

Plainfield: Susan LaRock, 413-743-5345,
slarock@town.plainfield.ma.us

Westhampton:

Amy Landau, 203-3086, westhamptoncoa@comcast.net

Williamsburg:

Sherry Loomis, 268-8407, sloomis@burgy.org

**Financial aid may be available for Wburg residents.*

Worthington:

Shelley Rice, 413-238-5532, coa@worthington-ma.us

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Out and About in January

Sun. January 5th at 1pm
Ring in the New Year: International Potluck
Chesterfield Community Center
400 Main Rd. Chesterfield

You are invited to come ring in the new year with us!
Share your family's traditional holiday dish!* Food.
Family. Fun. Music by Jerry Noble.

**Not required. Donations also welcome.*



Weds. January 22nd, 6-9pm
Wild and Scenic Film Festival
Chesterfield Community Center
400 Main Rd. Chesterfield

Sponsored by Wild and Scenic Westfield River Committee and the Chesterfield Cultural Council. Hosted by Chesterfield Council on Aging. Snow date January 29.

