

# Plainfield Council on Aging

## November 2022 Newsletter



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

Polly Ryan, Coordinator  
413-212-1581  
pryan@town.plainfield.ma.us

### Thanksgiving Luncheon

Wednesday, Nov. 16th at Noon  
Town Hall



Our luncheon will be followed by a **SHINE presentation at 1pm**. We will be serving a traditional Thanksgiving dinner that includes turkey, stuffing, mashed potatoes, gravy, green beans, squash casserole, carrot casserole, cranberry sauce, pumpkin pie, and whipped cream. Other desserts are welcome. Please join us in gratitude of the sharing season.

After lunch, Deb Hollingworth, our Hilltown SHINE counselor, will be with us to dispel the mystery around Medicare's Annual Open Enrollment. SHINE is the acronym for "Serving the Health Insurance Needs of Everyone."

She will answer familiar questions like "What is Open Enrollment all about?", "What is all this mail in my mailbox advertising Medicare plans?", "How come it's so complicated?", "Do I have to do anything?". Come get answers to these and other questions you may have about Open Enrollment for Medicare D plans and Medicare Advantage Plans.



### Veterans Luncheon

Friday, Nov. 11th at Noon  
Town Hall

In honor and recognition of our Veterans, we will be serving a **special luncheon for Veterans only** on Friday November 11<sup>th</sup> at noon. Come enjoy the comradery of your fellow service members while having a spaghetti and meatball dinner with garlic bread, salad, and desserts.



**Grab and go hot meals** are available for Plainfield's 60 and over residents at the Cummington Community House. They are ready for pick up every 2nd and 4th Tuesday of the month between noon and 12:30 but must be ordered one week in advance (**in November, pick up is the 8th & 22nd, please order by November 1st**).

If you are interested in ordering meals, leave your name and phone number with Chrisoula, the Cummington COA Coordinator, at 634-2262 or [croumeliotis@cummington-ma.gov](mailto:croumeliotis@cummington-ma.gov). There is a suggested donation of \$3 per meal that goes to Highland Valley Elder Services who prepares them.

**There will be no GAME TIME in November or December** on account of the holidays! We welcome your feedback about providing a time and space for this event in the New Year. So far, attendance has been low. Maybe the date and time doesn't work for most people? We're happy to resume game time in January if anyone expresses interest in getting together for some fun, laughs, and company. Let Polly know what works for you, 413-212-1581.



**Want to join an exercise class?**

Via Zoom, you can join Joan Griswold Monday through Friday at 10:15am. She likes participants to complete a health questionnaire which she will review with you. She feels it is important to know about the physical limitations of those in her classes. To sign up contact her at (413) 537-8337 or [joan@bybhealth.com](mailto:joan@bybhealth.com).

Or join Jill Abrahamsen in person at the Cummington Community House on Mondays and Thursdays at 9:30am for the "Healthy Bones and Balance" classes!

The next **Foot Care Clinic** at the Community House in **Cummington** is scheduled for **November 8th between 9 and 11am**. Please call Piper Sagan at 413-522-8432 to schedule an appointment. Home visits are also available for \$80 a session.

**Are you looking for fulfilling local employment?** The Hilltown Elder Network (HEN) and the Highland Valley Elder Services (HVES) are looking for Housekeepers and Personal Care Attendants who are interested in providing their neighbors a helping hand. Please contact Sandra Powers at 413-634-5558 for more information on HEN positions and Polly Ryan for PCA work through HVES. Training is provided by HVES.



**Polly Ryan can guide you to resources** that shed light on Medicare, elder law, food security, and fuel or financial assistance. Please email her at [pryan@town.plainfield.ma.us](mailto:pryan@town.plainfield.ma.us) or call 413.212.1581 to make an appointment. She can help!

**The Hilltown Mobile Market** runs till **November 18th** and is in Cummington on Fridays. Check out all their yummy stuff at: [hilltownmobilemarket.localfoodmarketplace.com/Index](http://hilltownmobilemarket.localfoodmarketplace.com/Index)

**Medical Equipment Swap**

Remember, the COA currently has equipment available, including wheelchairs, walkers, crutches & canes, shower chairs, raised toilet seats & free-standing commodes plus assorted braces, pedal exercisers, bed guards, and trekking poles. Call Susan at 634-0025 if you need equipment.

**The Hilltown Elder Network (HEN)** provides eligible rural elders with in-home services, such as home chore or transportation assistance. To receive HEN assistance, elders must be at least 62 years old, meet household income criteria, and have depleted or become ineligible for other forms of assistance, such as State Home Care. Contact Sandra Powers at 413-634-5558 for more information.

*Happy Birthday!*



Susan Lococo, Kathryn Pugliese, Mark Stinson, Jennifer Lee, David Perkins, John Tobin, Judith Cole, Janis Talbot, Lionel Beckwith, Lina Bernstein, Robert Mellstrom, William Gilbert, Sandra Morann, Bonnie Beth Pierce, Robert Fusco, Edward Morann, Jerry Little

***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**

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](mailto: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](http://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.*

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Plainfield Town Offices  
304 Main St.  
Plainfield, MA 01070**

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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.*