


Moving Forward

Westhampton Council on Aging

Programs and Services for Active Living at 60+



August 2018 ~ Calendar of Events

MON	TUES	WED	THURS	FRI
		1 Coffee & Social Time Library, 10am	2 No COA Luncheon Scrabble Library, 5:30pm	3
6 Knitting Group Library, 6:30-8pm	7 Board & Card Games, WW, 1:30pm Scrabble Library, 1:30pm	8 Coffee & Social Time Library, 10am	9	10
13 Knitting Group Library, 6:30-8pm	14 Board & Card Games, WW, 1:30pm	15 Coffee & Social Time Library, 10am	16 Scrabble Library, 5:30pm	17 No COA Breakfast
20 Knitting Group Library, 6:30-8pm	21 Board & Card Games, WW, 1:30pm Scrabble Library, 1:30pm	22 Coffee & Social Time Library, 10am	23 	24
27 Knitting Group Library, 6:30-8pm	28 Board & Card Games, WW, 1:30pm	29 Coffee & Social Time Library, 10am	30	31 COA Board Mtg WW, 9:30am

Westhampton COA † 3 South Road † Westhampton, MA 01027 † Seniors Helping Seniors
Coordinator: Julia Lennen † 13-537-9880 † westhamptoncoa@comcast.net

July Picnic

On a sweltering (in the 90s) day in early July, 47 seniors enjoyed the air-conditioned hall at the Elks Club in Florence. The broasted chicken, potato salad and cole slaw luncheon from the Bluebonnet Diner was delicious along with rolls and cookies from the Big Y. The lemonade and iced tea hit the spot despite being in a cool building. I think everyone enjoyed singing along or listening to oldies sung by Roger Tincknell, who accompanied himself with his guitar, banjo, ukulele and mandolin at various times. It was a wonderful afternoon—until we had to walk outside again.



July birthdays:

Jean Webster,
Jean Alward,
Charlie Florek,
Pat Miller and
Bernie Florek

Roger Tincknell entertained at 'picnic'.



Seniors enjoying the July 'picnic'.



Stanley Park Trip

On the very first day of summer (June 21st), about 17 seniors rode to Stanley Park thanks to four of them who were willing to drive their vehicles and take passengers with them. It was a gorgeous June day and the roses were beautiful! After walking around the park, we rode over to the other side of the park and had lunch together at one of the pavilions. Deb Barthelette had purchased assorted Subway sandwiches, bags of chips, bottled water and Big Y cookies with COA funds for a delicious picnic! We'd like to thank Deb as well as the other 3 drivers for a lovely day.



No August Luncheon

Our next lunch together won't be until Thursday, September 6th. We hope everyone enjoys the warm days of summer and can find a cool place to endure the hot days when they inevitably are upon us again. Remember, when the library is open, it's a cool and quiet place to visit.

September Lady Bea Boat Ride and Luncheon

On **Thursday, September 20, 2018**, all seniors are invited to lunch at the Dockside Restaurant at Brunelle's Marina in South Hadley. Lunch will be served promptly at 11:30. After lunch, we'll be taking a 1 ½ hour cruise aboard the Lady Bea beginning at 1:00pm. The \$10 reservation fee will need to be received by Deb Barthelette by the day of our next luncheon, Thursday, Sept. 6th. Due to the nature of this event, the pre-paid reservation fee of \$10 per person is non-refundable. Remember, also, that you'll need to be a dues-paid member of the Friends of the Westhampton Council on Aging and at least 60 years of age. Deb Barthelette, chairperson of Friends, began taking Friends' dues for the '18-'19 year (\$5 for singles and \$8 for couples) at the July picnic. More details about carpooling to Brunelle's will be announced in September.

Local Artist's Art Exhibit

One of our very own Westhampton artists, Linda Stacey of Main Rd., will be having an exhibit of her paintings in the Main Gallery of Cooley Dickinson Hospital during the month of August. There will be an opening reception for her exhibit in the main gallery on **Thursday, August 2nd from 4:30 to 6:30pm**. Stop by the exhibit during August to see more examples of Westhampton's artistic talent.

Board & Card Games

A lot of activities have taken a break during the month of August, but the games are still going at Westhampton Woods and also Scrabble games at the library. Both places are cool during the summer so are great places to spend an afternoon and visit with friends. The games at WW are at 1:30 every Tuesday, and Scrabble games will be at the library at 5:30 on August 2nd and 16th, and at 1:30 on August 7th and 21st.

Hikes

The hiking group took some time off during the hot days of July but plan to get hiking again in August with some interesting hikes planned. If you'd like to know what is scheduled, you can call Chuck or email him: charleshorn66@gmail.com.

August Library Events

Tech Topics: Facebook

Tues. Aug. 7th & Weds. Aug 15th @1pm

Learn about Facebook:

- How to make posts private
 - How to change your privacy and security settings
 - How to use messages and groups
 - Uploading your pictures
- and... any other questions you have!
Stop by one or both classes.

Slate Painting Workshop for Adults

Mon. August 27, 6-7:30pm

Registration Required! Please call 413-527-5386 or email westhampton@cwmar.org.

Create a beautiful painting on a slate roof tile. Bring your own design, be spontaneous, and/or use the stencils provided. Slate is 9 1/2" X 16" with 2 pre-drilled holes for hanging vertically. We will be using acrylic paints which mix well and are

forgiving of mistakes!

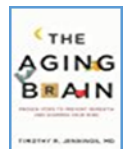
Leslie has been making and teaching art in the Valley for 30+ years. She enjoys sharing art techniques with students of all ages from pre-K to seniors.

COA Donation to Library

Our COA recently made a donation of the following books, along with some DVDs and devices. These should be helpful and interesting to seniors.

New for 2018 ... Check out these new books at the Library!!

The Aging Brain: Proven Steps to Prevent Dementia and Sharpen Your Mind
By Timothy R. Jennings MD



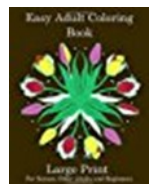
Age in Place: A Guide to Modifying, Organizing and Decluttering Mom and Dad's Home
by Lynda Shrager OTR MSW



Home Accessibility: 300 Tips For Making Life Easier
By Shelley Peterman Schwarz



Easy Adult Coloring Book: Simple Adult Coloring Book for Seniors or Beginners



When My Grammy Forgets, I Remember: A Child's Perspective on Dementia
By Toby Haberkorn





TRIAD COUNCIL

Seniors, Police, and Support Services Together — Learning ~ Informing ~ Empowering
Contact: Ginny Curtis – 529-9873 — westhamptontriad@comcast.net

CAN YOU BE FINANCIALLY EXPLOITED?

Every day thousands of us are; 1 in 5 older Americans are victims. Each victim loses on average more than \$120,300. Adults 50+ lose \$3 billion annually and financial institutions lose \$1 billion in deposits. Having accumulated over \$18 trillion in assets, we are targeted. With these assets and two-thirds of all bank deposits, we are important customers to banks. AARP and other groups are working with banks to set up systems to fight exploitation. Talk to your local banker; ask what banking services they are offering to protect Older Americans.

WHAT IS A FINANCIAL CAREGIVER?

A person that is an unpaid family member or friend helping adults 50+ manage their finances. In the USA there are over 18 million individuals performing this task. 84% of all financial caregivers perform bank-related tasks and bill paying. Financial caregiver provide help because 49% of the care recipients asked them to and another 38% of caregivers felt they had no choice.

IS A JOINT BANK ACCOUNT THE WAY TO GO?

Both of you need to talk to your banker before considering a joint bill paying checking account.

- Good reasons: Someone to monitor finances, assists with bill paying, easy transfer of funds after death.
- Bad reasons: Funds could be taken if other person is sued, funds could be withdrawn without your knowledge, you may become responsible for paying taxes on account.

Other Alternatives:

- View-Only Account: Ability to watch and protect your account without access to funds.
- Special Financial Power of Attorney: Allows use of your account for your benefit only.
- Payable Upon Death Form: Names the person to leave that money to in your account
- Prepaid cards: for use by the financial caregiver

The top bank services that financial caregivers said that would help them were: Alerts for large withdrawals or unusual purchases, online "read-only" account access or duplicate bank statements, notification if there is a problem on the account, and professionally trained one-on-one assistance by a designated bank employee.

Services for Consumer Banking protection from fraud, scams, and identity theft for the growing over 50+ population require specialized training and resources. Bank employees and financial advisors can recognize financial exploitation and offer customers guidance and options.

Support & Enjoy the Local Harvest!



The Westhampton Council on Aging counts on YOUR support to continue our important programming for local seniors!

I would like to contribute to the Westhampton COA. My contribution of \$_____ is attached.

(Please write your check to The Friends of the Westhampton Council on Aging, write "program support fund" in the memo line, and mail to Charlotte Wood, 14 Perry Hill Rd. Westhampton, MA 01027.)

Name _____

Address _____

Thank You for Helping to Support Your Neighbors!



Regional News

The Massachusetts Senior Legal Helpline (800) 342-5297

Are you 60+ and in need of legal help?

The Helpline is a project of the Volunteer Lawyers Project of Boston. We provide free legal information and referral services to Massachusetts residents who are 60 years old or older. **The Helpline is open Monday through Friday 9AM-12PM.**

Can I get a free attorney?

Most callers will not be eligible for a free attorney. Helpline advocates can help you find out if you are eligible and complete an application for services with a Massachusetts civil legal services program. Legal services law types include: Social Security/SSI, Veterans Benefits, MassHealth, Medicare, Consumer, Public Benefits, Unemployment, Foreclosures, Utilities, Guardianship, Wills/Advance Directives, Bankruptcy, Housing, Family law, and Nursing Home.

Can I get referrals to reduced fee and private bar attorneys?

If you are not eligible for a free attorney and have some ability to pay an attorney, we can refer you to reduced fee attorney referral programs where

attorneys will charge you on a sliding scale based on your income.

We can also refer you to private bar attorney referral programs. Private attorneys will charge for their services. Some cases, such as medical malpractice, workmen's compensation, personal injury, and Social Security benefits denials do not require you to pay money upfront in order to get an attorney. The attorney fees are taken from your award only if you win your case.

Can I get free legal information or referrals?

Yes. Your Helpline advocate will research your legal issue and provide you with information or referrals on most legal topics. We can also text, e-mail, or mail you links or written materials.



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.

And In Review...

There will not be a test, but I thought it might be a good idea to go back over some stuff about scams. A recent issue of Consumer Reports listed the top 4 kinds of scams that are STILL tripping us up and costing us money.

- **IRS Imposters.** You owe us, pay up or we'll put you in jail.
- **Home Repairs and Security Checks.** Hello home owner, I'm a contractor and noted that you need a new roof. Give me the money, I'll get the supplies, and fix it. OR we are your new security or computer company, and we need to reboot your system.
- **Grandparent Scam.** You grandson is in jail in Mexico, I'm a lawyer, if you send me money I'll get him out. Poor little Timmy – he is so scared there.
- **Lotteries and Sweepstakes.** Congratulations, you won! Just send us money to cover taxes and the expense of sending you your prize.

I lied – here is a test. If I get a phone call from a number or name I don't know, I should:

- Just hang up
- Not answer in the first place
- Try to outwit the caller by keeping him/her on the line and giving false information or trying to find out where they are.

Answer: You chose A and B! YES! Congrats!

Safely,
Jean O'Neil, TRIAD Committee Member
413-268-2228, jeanoneilmass@gmail.com

Hilltown Elder Network:

When a H.E.N. is not a chicken... but is the kind of help you could use!

Who? Income eligible seniors aged 62 years or older who reside in Chesterfield, Cummington, Goshen, Plainfield, Williamsburg, Westhampton, Huntington and Peru. A participant's eligibility is determined during the intake process. An over-income applicant may use HEN to locate a screened, experienced, local caregiver who will provide services for private payment.

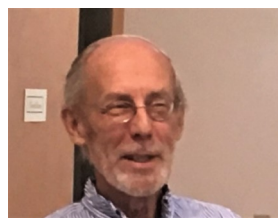
What? Home cleaning, laundry, food shopping and meal preparation, snow removal, handling of firewood and escorted transportation for medical appointments or shopping are typical forms of assistance offered. There is no charge. Services provided by HEN caregivers can only be those home chores and daily living tasks that applicants report they are unable to do themselves, due to health conditions and/or mobility limitations. HEN Caregivers are trained local residents who are paid for their services. Each caregiver is reference-screened and CORI-checked. HEN services do not include personal care.

When? As an individually customized service, HEN provides continued weekly assistance (typically 1-4 hours per week), short term assistance (i.e. helping an elder who recently suffered

a broken hip and is recovering at home), or one time assistance for an unusual need, such as the clearing of snow following a heavy storm.

How? For further information, call the coordinator for your town (listed below) who can provide you with more details about eligibility and available services in your town.

Chesterfield	Helen Pelletier	238-4418
Cummington	Sandra Powers	634-5558
Goshen	Fran Goebel	268-7411
Plainfield	Sandra Powers	634-5558
Westhampton	Lilly Baxter	527-1532
Williamsburg	Fran Goebel	268-7411
Worthington	Helen Pelletier	238-4418
Huntington	Amy Ellinger	207-2256
Peru	Amy Phinney	655-0123



Charlie Hayes, the administrator of the HEN program, recently received a Certificate of Recognition from Highland Valley Elder Services on the 13th Annual World Elder Abuse Awareness Day for all of his work and support in preventing elder abuse.

IS YOUR SEPTIC OVERFLOWING? IS YOUR ROOF LEAKING? ARE YOUR WINDOWS AND DOORS OLD AND DRAFTY?

If you can't afford to make these repairs, call me about getting a no-payment, no-interest housing rehab loan!

If you live in the towns of Chesterfield, Cummington, Goshen, Plainfield, Peru, or Worthington, we have funding available!

Eligible improvements may include:

- Roofs, Windows, Doors, and Foundation Repairs
- Septic Systems, Sewer Tie in's
- Heating Systems, Oil Tank Installations/Removals
- Handicap accessibility work
- Plumbing and Electrical Updates
- New Wells Drilled, Water Filtration, Pump Replacement

Program benefits include:

- No Monthly Payments and No Interest
- Loans may be entirely forgiven
- Detailed Work Specifications
- Project oversight by 20+ year construction expert
- Pre-approved contractors

Eligible homeowners should:

- Live in a single-family, owner-occupied housing unit
- Be current with property taxes and mortgage payments
- Fall within the income guidelines

Household Income Guidelines/ Limits:

Household Size	Maximum Gross Annual Income
1	\$45,200
2	\$51,650
3	\$58,100
4	\$64,550
5	\$69,750
6	\$74,900
7	\$80,050
8	\$85,250

Call Paula Bilodeau, Program Manager, at (413) 296-4536, ext. 123 for an application or for more information.

Funding is provided by the US Dept. of HUD/DHCD and MA CDBG Programs.

On the Go!

The Northampton Senior Center has arranged the following outings, and you are welcome to join!



Please make your reservations early as these trips fill up fast! **Call Francine Frenier at the Northampton Senior Center: 413-587-1228.**

*August 7 – Tuesday: **Tour of Fenway Park and Lunch at Cheers.*** Enjoy some free time in Boston. Cost is \$123.

*August 15 – Wednesday: **Guided tour of Kennebunkport*** with time to shop. Lunch at Mike's Clam Shack. Cost is \$109.

*August 19 – Sunday Matinee: **Tanglewood Music Center.*** Leonard Bernstein Memorial Concert, featuring Yo-Yo Ma. Shed seats, lunch on your own. All-inclusive cost is \$84.

*Sept. 7-11: **Washington D.C.,*** 5 days, via bus, \$540 with double occupancy. Full day at the Smithsonian. \$100 Deposit. Trip insurance available.

*Sept. 25 – Tuesday: **Big E.*** Circus Spectacular at the Big Top, The Drifters and Platters perform on stage. Cost is \$14, and includes round trip bus, and entrance fee to the exposition.

*October 21 – Sunday: **Halloween in Salem.*** Enjoy the Salem Street festivities and a Tour of House of Seven Gables. Lunch is on your own in downtown Salem. Cost is \$82. There is a \$10 discount if paid in full by September 7th.

*December 10 – Monday: **White Christmas Big Band*** show and luncheon at Aqua Turf, Plantsville, CT. Rob Zappulla and his 13-piece Big Band will perform holiday favorites. Cost is \$102. There is a \$10 discount if paid in full by October 30th.

Coming soon:
MGM Casino, Your suggestion?

Cheaper Electric? not so fast ...

Have you gotten a call from an alternate electric company promising lower monthly bills if you switch from Eversource to their service? Massachusetts Attorney General Maura Healey, citing aggressive sales tactics, false promises of cheaper electric bills and the targeting of low-income, elderly, and minority residents, issued a report calling for an end to the competitive electricity supply market for individ-

ual residential customers in Massachusetts.

The report found that Massachusetts consumers paid \$176.8 million more than if they had stayed with their utility company during the two-year period from July 2015 to June 2017.

According to the Attorney General, "In Massachusetts, residential customers, like commercial and industrial customers, can 'shop around' for electricity rates. Customers can choose to get their electric supply from their utility – National Grid or Unitil or Eversource – or from a 'competitive supplier.'" ...The AG's report found that the average low-income customer enrolled with a competitive supplier paid \$231 more than if the customer was receiving their electricity from their utility company. The report found some low-income households lost more than \$541 by switching to a competitive supplier."

In the last three years, the AG's Office has received more than 700 complaints about competitive suppliers engaging in aggressive and deceptive tactics. Complaints include suppliers pretending to be a utility company to induce customers to turn over sensitive information; suppliers harassing customers with repeated calls or home visits; and door-to-door salespeople forcing their way into elderly customers' homes and refusing to leave without a signed contract.

If you think you or an older adult you know might be vulnerable to aggressive sales pitches, you can add your name to a "do not switch" list. That way, even if scammers convince you or a loved one to switch, the transaction will not actually take place. To add your name to National Grid's "Do Not Switch List" call: 800-322-3223. For Eversource, call: 1-877-659-6326

Seniors Aware of Fire Education



It's August; I hope you are enjoying it. It's also Fair season in the hilltowns and beyond. Here are a few safety tips that will help make your fair experience great:

- Keep hydrated -- drink lots of water.
- Wear comfortable, slip resistant shoes.
- Watch out for uneven walking areas.
- Sit for a spell when you begin to feel tired or overheated.
- Dress for comfort and bring something warm to wear in the evening.

Have a good time and SAFE Fair Season!

--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.

Westhampton Council on Aging
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Westhampton, MA 01027

PRSR STD
US POSTAGE
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PERMIT 183
Greenfield MA

**Westhampton
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Kristen Estelle,
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This Newsletter is sponsored in part by a grant from The Executive Office of Elder Affairs.

Out and About in August

Wed. August 22nd, 12:15pm
Patrick Callinan & Friends
Williamsburg Senior Center Cafe
141 Main St. Haydenville, MA

Lively entertainment by local musicians! Please call two days ahead to reserve lunch for \$3 if interested: 268-8407.

Thurs. August 30th, 7pm
Lonesome Brothers
Florence Music on the Porch series,
Park St. Florence, MA

Bring a lawn chair and enjoy the music!

Hilltown Food Pantry

The Hilltown Food Pantry, run under the auspices of the Northampton Survival Center, is located on the bottom floor of the town office building in Goshen. The pantry is open to people in the towns of Chesterfield, Cummington, Goshen, Huntington, Middlefield, Plainfield, Westhampton, Williamsburg, and Worthington. Hours are Wednesdays from 1pm-3pm, and, on the third Wednesday, there are extended hours: 1pm-6pm.

Diane Meehan is the director of the food pantry. If you have any questions, the pantry's phone number is 413-268-7578, and will be answered on Wednesdays, otherwise the call goes to the Northampton Survival Center.

Donations of non-perishable items, personal care items and paper products are always welcome and appreciated. In-season produce is also helpful. Someone is available at the food pantry after 10am on Wednesdays for donation drop-offs.



The Worthington Council on Aging office is in the process of moving to their new location, **2 Packard Park (Corner's Grocery Building)**. The mailing address is the same (PO Box 7, Worthington, MA 01098-0007) but the phone number for the office has not yet been determined. Please continue to use coordinator, Sandy Epperly's, home phone if you have any questions: 413-238-5584