


# Moving Forward

## Westhampton Council on Aging

Programs and Services for Active Living at 60+



### January 2020 ~ Calendar of Events

MON	TUES	WED	THURS	FRI
		<b>1</b> <b>Happy New Year!</b> Library closed	<b>2</b> <b>COA Luncheon</b> Church, Noon	<b>3</b>
<b>6</b> <b>Knitting Group</b> Library, 6:30-8pm	<b>7</b> <b>Board &amp; Card Games, WW, 1:30pm</b> <b>Scrabble</b> Library, 2-4:30pm	<b>8</b> <b>Coffee 'n' Chat</b> Library, 10am	<b>9</b>	<b>10</b>
<b>13</b> <b>Computer Class</b> Library, 10am <b>Knitting Group</b> Library, 6:30-8pm	<b>14</b> <b>Board &amp; Card Games, WW, 1:30pm</b> <b>Scrabble</b> Library, 2-4:30pm	<b>15</b> <b>Coffee 'n' Chat</b> Library, 10am	<b>16</b>	<b>17</b> <b>COA Breakfast</b> WW, 8am-9:30am
<b>20</b> <b>Martin Luther King Jr. Day</b> Library closed	<b>21</b> <b>Board &amp; Card Games, WW, 1:30pm</b> <b>Scrabble</b> Library, 2-4:30pm	<b>22</b> <b>Coffee 'n' Chat</b> Library, 10am	<b>23</b>	<b>24</b> 
<b>27</b> <b>Computer Class</b> Library, 10am <b>Knitting Group</b> Library, 6:30-8pm	<b>28</b> <b>Board &amp; Card Games, WW, 1:30pm</b> <b>Scrabble</b> Library, 2-4:30pm	<b>29</b> <b>Coffee 'n' Chat</b> Library, 10am	<b>30</b>	<b>31</b> <b>COA Board Meeting</b> WW, 9:30am

Westhampton COA ✦ 3 South Road ✦ Westhampton, MA 01027 ✦ Seniors Helping Seniors  
Coordinator: Amy Landau 413-203-9808 ✦ westhamptoncoa@comcast.net

## December Luncheon

Over 60 seniors met at the church at noon on Dec. 5th for the COA Christmas luncheon. The food committee served a baked ham dinner with potato salad, green beans and rolls for everyone with peppermint stick ice cream and Christmas cookies for dessert. About 13 seniors traveled down from the Shelburne Falls COA despite 20 or more inches of snow which had arrived a few days before. After lunch we went upstairs for entertainment by the Dan Kane singers. Many holiday favorites were sung as well as some that we could join in. Like last year, they presented a wonderful program to get us into the holiday spirit. Thank you to the Friends of the COA for funding this dinner and program.



*Some of the seniors attending the Christmas luncheon*

*December birthdays: Carol, Charlotte, Dave, Colleen and Julia*



*Some of the Dan Kane singers*

## January Luncheon

Our first luncheon in 2020 will be on the 2nd day of the new year— Thursday, January 2, 2020. We'll have our usual potluck luncheon so some of you will be asked to bring something to share with everyone. Come early if you'd like your blood

pressure checked by a nurse and also to sign the many birthday cards for seniors having January birthdays. We're always asking for donations of nonperishable foods that will be taken to the Food Pantry in Easthampton. The donation box is in the dining room.

After lunch, Adam Jasionkowski (Louise's son) will give a short presentation for non-technical people (that's most of us!) on common cyber terms and the valuable information sought after in today's digital world by cyber criminals. He will provide basic steps you can take both on and off your computer to protect yourself and keep your information safe. Adam is an IT (Information Technology) professional with over 20 years of experience working in Information and Cyber Security. He manages both physical and cyber security systems in the Utility Industry. His goal is to make cyber security simpler for you to understand through this interactive presentation.

Also, Bob Miller will add a few words about his computer classes for seniors that meet twice a month at the library.

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## Fall Hikes

Perhaps because of the early December snowstorms, the hiking group may be done for this season. Their last hike was two days before Thanksgiving on one of the trails near Fitzgerald Lake in Northampton. If the weather warms up in January, Ray and Chuck hope to schedule another hike. You can reach Ray Fontaine at [westhamptoncoahikers@comcast.net](mailto:westhamptoncoahikers@comcast.net) for information about future hikes.



*Hikers near Fitzgerald Lake in late November*

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## Sand for Seniors

If you need sand for your walkway, the COA, Highway Dept. and a volunteer are willing to bring it to you through the Senior Sand Project. If you have a COA bucket from last winter that needs a refill, call Julia Lennen at 413-537-9880. Someone will come with a bucket of sand and take back your empty one. If you've never had one, call Julia

to have a bucket of sand delivered to you.

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### Senior Sand Volunteer Needed

The COA is still looking for someone with strong arms who can lift a 5 lb. bucket of sand and has a pick-up truck. No volunteer from Hampshire Regional High School has been found this year. For now the Highway Department is helping out, but we'd like to get a volunteer from the community to help. If you or someone you know is able to help, please call Julia Lennen at 413-537-9880.

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### HEN Program Looking for Caregivers

Although the Westhampton HEN Program isn't able to accept new clients at the moment, there still are a number of current clients being helped. Recently one of the caregivers could no longer work, so Lilly Baxter, Westhampton's HEN coordinator, is looking for some new caregivers. If you or someone you know is looking for a part-time job, please contact Lilly at 527-1532 for more information.

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### WES Volunteer Readers

The Westhampton seniors, who volunteered to read to small groups of 5 to 7 year olds at the school during the fall, will be starting up again on January 2nd. If you were part of this group or would like to join them, contact Julia Lennen (jslennen@gmail.com or 413-537-9880) to sign up for an afternoon slot.

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### Pickleball

A group of dedicated players are continuing to play pickleball on Monday/ Wednesday/ Friday at 9:00am at the Town Hall. You're welcome to stop in to watch or find out how to sign up to play with them. Since most courts in other towns charge a fee to play, the Westhampton group has decided to ask players for a suggested donation of \$3 each day in order to raise funds for improvements to the Town Hall court.

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### Library Events in January

- January 9 and January 23, 2 pm to 3 pm  
*Stretch and Tone*  
A new core strengthening exercise class led by Susan Bronstein for adults of all ages; meets second and fourth Tuesday of the month.
- January 23, 6:30 pm to 8 pm

*Adult Craft Night - Winter Book Page Wreaths*  
Create your own whimsical wreath with recycled book pages and wintry accents. Please call the library to register at 413-527-5386

- January 27, 6:30 to 7:30 pm  
*Jazz Jam featuring HRHS Jazz Combo* led by Dara Adams-Smith
- January 28, 7 pm to 8:30 pm  
*Grown in Westhampton - Victory Gardens and Orchards.* Grown in Westhampton will lead a discussion of what plants are best suited for our region and take an in-depth look at this year's Fedco catalogs.

For more information on these upcoming events, contact the library.



### Assistance for Seniors

There are several sources for support for seniors living in Westhampton. Please feel free to take advantage of any of these services!

**Transportation:** If you need a ride to an appointment or the like, or if you're in need of other transportation, please call Louise Jasionkowski at 527-5134.

**HEN Program:** The clients currently in this program in Westhampton will continue to get help, but because of lack of funding for Westhampton, no new clients can be added at present. We'll keep you updated about future funding. For more information, call Lilly Baxter at 527-1532.

**Equipment:** The COA has a variety of medical equipment available to loan to anyone who needs it (including at least 2 wheelchairs). In addition to walkers, there are shower stools, crutches, canes and other equipment to use in the bathroom. Please call Jean Webster, 527-5077, if you'd like to borrow any of these items.

**Handyman Services:** If you need handyman services, we now have two willing gentlemen again who have offered their services (at reasonable rates) to Westhampton seniors. These men were found through the HCDC in Chesterfield and are both from that area. Rick Randall can be reached on his cell phone at 413-209-1298 or at home at 296-4702. Also, Scott Carpenter is willing to do small general handyman jobs (not technical) and can be reached at 296-4520 or on his cell phone at 413-207-7476.



**2020 Social Security Changes**

Over 69 million recipients will receive a 1.6% cost-of-living adjustment (COLA) in 2020. Senior advocates, including the National Committee to Preserve Social Security and Medicare say it could be improved by adopting the Consumer Price Index for the Elderly, which is based on the retirees' actual spending habits rather than those of the general population.

- Social Security and Medicare are financed by a 7.65% tax on workers' gross wages with employers matching that amount. The self-employed pay 15.30% of net pay from self-employment earnings. The 7.65% tax rate is the combined rate for Social Security (6.20%) and Medicare (1.45%).
- The 2020 maximum taxable income for social security will increase from \$132,900 in 2019 to \$137,700 in 2020.
- Medicare funding (HI) has no such income limit. Workers pays 1.45% of all wages and self-employed pay 2.9% on every dollar earned. Medicare Part B monthly premium, covering doctor and outpatient services, has increased from \$135.50 in 2019 to \$144.60 in 2020 for those earning \$87,000 or less.
- Full retirement age (FRA) is the age when you are entitled to 100% of your Social Security benefit determined by your lifetime earnings. If you were born between 1943 and 1954, your FRA is 66. If you were born in 1955, it is 66 and 2 months. For those born between 1956 and 1959, it gradually increases and born in 1960 or later, it is 67, the full retirement age. Go to [www.ssa.gov/planners/retirechart](http://www.ssa.gov/planners/retirechart)
- At age 62, you can start to collect your monthly payments. Keep in mind, claiming benefits before your FRA lowers the monthly amount you receive.
- Earnings Limit: If you work and collect social security before your FRA, there is an income cap on your earnings. In 2020 you can earn up to \$18,240. Above that amount you lose \$1.00 in benefits for every \$2.00 earned. The earnings cap applies only to income; it does not count pensions, investments, annuities, or capital gains.
- Once you reach your FRA, there is no cap on how much you can earn and still receive your maximum benefit.
- Prevent fraud. Whatever your age, set up an online My Social Security account: [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Check your earnings records regularly. Your employer can make a mistake or fail to make payments, causing less in your retirement benefits in years to come. 39 million recipients have signed up!
- Social Security checks are not mailed to recipients. You must have a bank account where your social security check can be automatically deposited by the SSA.

**"Raise a glass to all that we have withstood!" Happy New Year!**

***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!*

### 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](http://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.

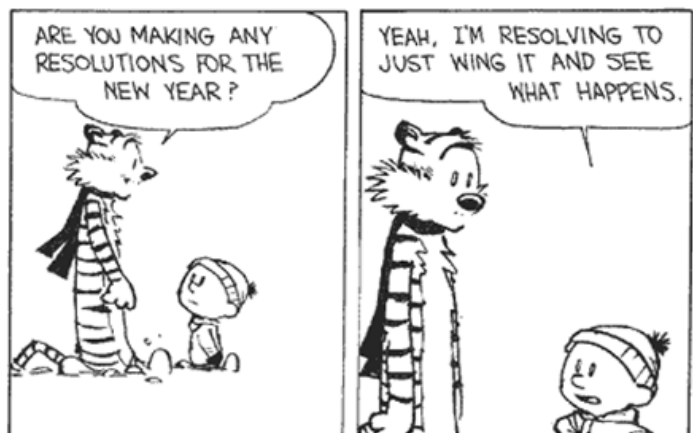
##### **Medicare Savings Programs (MSP)**

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](http://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](mailto: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.

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

### Chesterfield:

Janice Gibeau, 296-4007,  
[coa@townofchesterfieldma.com](mailto:coa@townofchesterfieldma.com)

### Cummington:

Chrisoula Roumeliotis, 634-2262,  
[coa@cummington-ma.gov](mailto:coa@cummington-ma.gov)

**Goshen:** Evelyn Culver, 268-3316, [ematkc@aol.com](mailto:ematkc@aol.com)

**Plainfield:** Susan LaRock, 413-743-5345,  
[slarock@town.plainfield.ma.us](mailto:slarock@town.plainfield.ma.us)

### Westhampton:

Amy Landau, 203-3086, [westhamptoncoa@comcast.net](mailto:westhamptoncoa@comcast.net)

### Williamsburg:

Sherry Loomis, 268-8407, [sloomis@burgy.org](mailto:sloomis@burgy.org)

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

### Worthington:

Shelley Rice, 413-238-5532, [coa@worthington-ma.us](mailto:coa@worthington-ma.us)

**Westhampton Council on Aging**  
**3 South Road**  
**Westhampton, MA 01027**

PRSR STD  
US POSTAGE  
PAID  
PERMIT 183  
Greenfield MA

**Westhampton  
Council on Aging**

Amy Landau, Coordinator

Louise Jasionkowski, Chair

Chuck Horn, Secretary

Ray Fontaine,  
Hikes

Julia Lennen,  
Board Member

Lillian Baxter,  
HEN Representative

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Kristen Estelle,  
Newsletter Designer  
regionalcoanews@gmail.com

This Newsletter is sponsored in part by a grant from The Executive Office of Elder Affairs.

## 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.

