


Moving Forward

Westhampton Council on Aging

Programs and Services for Active Living at 60+



February 2020 ~ Calendar of Events

MON	TUES	WED	THURS	FRI
3 Knitting Group Library, 6:30-8pm	4 Board & Card Games, WW, 1:30pm Scrabble Library, 2-4:30pm	5 Coffee 'n' Chat Library, 10am	6 COA Luncheon Church, Noon	7
10 Computer Class Library, 10am- Noon Knitting Group Library, 6:30-8pm	11 Board & Card Games, WW, 1:30pm Scrabble Library, 2-4:30pm	12 Coffee 'n' Chat Library, 10am	13 Foot Care Nurse WW, call Deb Dean 413-667-5363	14 
17 Library Closed (President's Day)	18 Board & Card Games, WW, 1:30pm Scrabble Library, 2-4:30pm	19 Coffee 'n' Chat Library, 10am	20	21 COA Breakfast WW, 8am-9:30am
24 Computer Class Library, 10am- Noon Knitting Group Library, 6:30-8pm	25 Board & Card Games, WW, 1:30pm Scrabble Library, 2-4:30pm	26 Coffee 'n' Chat Library, 10am	27	28 COA Board Meeting WW, 9:30am

January Luncheon

Our first potluck luncheon was well attended with lots and lots of food. While enjoying a variety of cakes for dessert, we celebrated our January birthdays. Afterwards, we had a very informative presentation by Adam Jasionkowski, who is an Information Technology professional who manages cyber security systems in the Utility Industry. He explained how criminals are able to get our personal information through our computers, smart phones and even over our landline phone calls. He showed examples of how very important strong (lengthy) passwords are. For more information about scams, you can visit the secure government website www.ftc.gov.



*January birthdays:
Emily N., Shirley R., Joanne B. and Janice T.*



Dave Laprade and Mary receiving fruit basket from Avery during caroling during the holidays.



Nurse Mary Ellen Prince checking BP of T. Derouin at luncheon.

February Luncheon

Our luncheon this month will be on Thursday, Feb. 6th. As usual there will be a nurse available to check blood pressures, and Marion Miller will have the birthday cards ready for signing. Every resident of Westhampton who is 65 or over with a birthday in February will receive one so there will be many cards to sign! Also, try to remember to bring a nonperishable food item for our collection basket that goes to the Easthampton Food Pantry. After lunch we'll have a very important presentation by Annette Iglarsh of the Senior Medicare Patrol of Massachusetts. She'll be talking about how to avoid becoming a victim of health care errors, fraud and abuse. The MA SMP Program is designed to provide education on how to address healthcare errors, fraud and abuse for Medicare and Medicaid recipients, family members and caregivers. We will learn how to check for those errors or fraud on the Medicare reports that we all receive in the mail.

Friends Sponsoring Sleigh Ride and Light Supper

Grab your winter coats, ear muffs, mittens and boots and let's have some old-fashioned New England fun!

The Friends of the Westhampton COA are sponsoring a sleigh ride on Wednesday, February 19th, @ 1:30pm at the Clay Hill Farm in Chesterfield. The sleigh holds up to 12 people comfortably, and you may hop on and off the ride (figuratively speaking) as many times as you wish at the end of each loop. When you are not riding, you can sip hot cocoa while gathering around a bonfire to stay warm. We will be departing from the Westhampton Congregational Church parking lot at 1:10pm, since carpooling is recommended. After the sleigh ride, the Friends will be serving tomato soup and grilled cheese sandwiches at Westhampton Woods, Unit F, for all who participated.

This event is open to all Westhampton residents 60 years of age and older, however, reservations are necessary and must be made no later than February 6, 2020. Please contact Deb Barthelette for more information and to make reservations at 413-222-2050.

Foot Care Nurse

Another year is upon us and Deb Dean, our foot care nurse, will be making a visit to Westhampton Woods, Unit F, during the morning of Thursday, Feb. 13th. Deb has appointments there every two

months. Foot care is especially important as we age. If you'd like to have your toenails trimmed or see her about any other foot issue, call her at 413-667-5363 to make an appointment.

Senior Sand

Just a reminder that buckets of sand are available to seniors in Westhampton. The Highway Dept. is working with the COA Board to deliver a 5-gallon bucket of sand to any seniors who need it to keep their steps and walkways safe. Call Julia Lennen at 413-537-9880 to get on the list or to have last year's bucket replaced with a full one. It sounds as if this may be an icy winter so everyone needs to be prepared.

Board & Card Games and Scrabble

This group meets every Tuesday afternoon at 1:30 at Unit F of Westhampton Woods. They welcome any newcomers to play. It's a great way to spend a winter afternoon and perhaps meet new friends. At about the same time every Tuesday, Scrabble games take place at the library from 2—4:30pm. And again, they welcome new players anytime.

Pickleball

It's been reported that the local Pickleball players at the Town Hall have room for more players. Some of the more competitive players have moved on to more advanced play in other towns. Those who remain are there to have fun, get some exercise and enjoy the company of others—win or lose! If you'd like to check them out and learn to play or just watch, stop at the Town Hall on M/W/F between 9:00 and 11:30.

Chair Yoga Returning in March

Word has been received from Michelle Morales-Wolk that she will be returning to Westhampton Woods, Unit F, on Wednesday, March 18th at 9:00am to begin 10 sessions of 1 hour of chair yoga each week. Again, the Friends of the COA and/or the COA will be sponsoring her classes.

Computer Classes

Bob Miller still meets with seniors at the library on the 2nd and 4th Mondays from 10 till noon. He admittedly won't let go of a computer problem until he's solved it! So, if you have anything that you don't understand or a problem that you'd like solved, come and talk with Bob. Frequently other people have the same concerns and can learn from the answers that you get. (We're all in this together!)



A January computer class with Bob.

Monthly COA Breakfast

On the third Friday in February, the 21st, the COA breakfast will be happening at Unit F of Westhampton Woods from 8—9:30. Stop in for a light breakfast of coffee cake, instant oatmeal, milk and hot beverages. The friendly conversation that accompanies the breakfast is a great way to start off your day!

February Library Events

**Thursday, February 13 and February 27,
2 pm - 3 pm
Stretch and Tone**

Join Susan Bronstein for a stretching and toning fitness class for adults of all ages and comfort levels. Please wear comfortable clothing and bring a yoga mat. Meets second and fourth Thursdays of the month.

**Saturday, February 15, 11 am - 12:30 pm
Sweethearts Recital**

Have brunch with your special someone and then join the MAESTRAS Woodwind Quintet at 11:00 a.m. for a Sweethearts Recital.

MAESTRAS is a quintet composed of women who are all classically-trained musicians and teachers of music at various levels within the local school systems.

**Monday, February 24, 6:30 pm - 7:30 pm
Jazz Jam**

Dara Adams-Smith is leading a series of Jazz Jams at the library! Community members are welcome to sit and enjoy the music or to join in and jam with the jazz combo. Features members of the HRHS Jazz Band

**Thursday, February 27, 7:00 pm - 8:00 pm
American Chestnut Foundation**

Paul Wetzel will present a program on the American Chestnut Foundation's efforts to develop a blight-resistant American chestnut tree through scientific research and breeding, and to restore this tree to its native forests along the eastern United States.



2019 MA Senior Circuit Breaker Tax Credit

Certain MA seniors who own or rent residential property as their primary residence are eligible for a refundable MA tax credit up to \$1,130. This tax credit is based on the actual real estate taxes paid on the MA residential property you own or rent. To qualify:

- You must be 65 or older by December 31st.
- You must own or rent residential property in MA and occupy it as your primary residence.
- If you are a homeowner, your MA property tax payments must exceed 10% of your total MA income for the tax year.
- If you are a renter, 25% of your annual MA paid rent must exceed 10% of your total MA income for the tax year.

Your total 2019 MA income does not exceed:

- \$60,000 - Single individual, not head of household
- \$75,000 - Head of household
- \$90,000 - Married couples filing a joint return

Who is not eligible:

- If your rent is paid by a federal/ state subsidy.
- You are a nonresident.
- You are married and you are filing separately.
- You are a dependent of another taxpayer.

The 2019 assessed real estate valuation (prorate w/ 1 acre only) can not exceed \$808,000.
How to apply: simply fill out a Schedule CB, the Circuit Breaker Tax Credit form.
Go to: mass.gov/dor/forms or call: DOR Tax Dept: 617-887-6367 Toll Free: 800-392-6089

"This would be a great time in the world for someone to come along that knew something." ~ Will Rogers



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



As our homes are buttoned up against February's cold, one big concern can be the build up of Carbon Monoxide inside. Carbon Monoxide (CO) is a gas that you cannot see, taste, or smell. It is called "the silent killer". CO poisoning can result from faulty furnaces or other heating appliances, portable generators, water heaters, clothes dryers, or cars left running in garages. Headache, nausea, and drowsiness are symptoms of carbon monoxide poisoning.

Here are some things you can do to avoid CO poisoning:

- Install and maintain CO detectors that are labeled by a recognized testing laboratory.
- Follow the manufacturer's instructions for placement and mounting height.
- Know the difference between the sound of smoke alarms and the sound of CO alarms.
- When a CO alarm is strident, get to a fresh air location and call 9-1-1.

Have a S.A.F.E. February!

~ 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.

Regional News

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!

If the groundhog sees MY shadow, that means I've got six weeks of groundhog stew.



All the numbers...

We used to have our area code and a plain ol' 1-800 toll-free number. But numbers have proliferated! Here is the current listing of valid numbers and what they do. If a phone call comes in and (uh oh) you answer it, and are asked to make a toll-free call to a number not on the approved number list (uh oh) to win your cruise tickets, don't do it!!

From the Federal Communication Commission, and they should know, here are the current valid toll-free numbers, meaning the caller does not pay: 800, 888, 877, 866, 855, 844, and 833. Note - a cell phone caller may have a charge, depending on their calling plan.

911 – no change – this still connects you to emergency personnel.

411 gives you directory services but there likely will be charges. Instead, dial 1-800-FREE-411, which is 1-800-373-3411. There is a short ad and the service may or may not work.

900 – this prefix is a "pay-per-call" number that a business may use. This means of course that you will pay, if you dial, and may pay more than normal long-distance rates.

In the future – the prefix 988 may become a short-cut code for people considering suicide. It would be the short version of the existing 1-800-273-TALK, or 1-800-273-8255.

Prefixes ending in 11 (211, 311, 411, 511, 611, 711, 811 and 911) are not used for our phones because they are service codes. For instance, MA has a 211 organization that helps with referrals for social services, such as food banks and heating assistance. More on those:

www.networkworld.com/article/3134324/beyond-911-other-n-1-1-codes-you-should-know.html

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

Good news!

The **MassHealth Senior Buy-In** program's income and asset eligibility limits have changed allowing applicants to have up to \$1738/ month in income (if you are single) and up to \$2346/ month (if married).

Asset limits have increased too. Now you are eligible if your countable assets are \$15,720 or less (single) or \$23,600 or less (married).

If you are eligible.....*MassHealth will pay your Medicare B premium* which has gone up to \$144/ month this year.

With these increases in what is allowed for income and assets, the Governor's office expects another 40,000 Massachusetts residents will become eligible for the Buy-in programs.

More good news: they made the application shorter and simpler. It gets better— now the application no longer requires verifications for income and assets. MassHealth will do the checking. You don't have to send in copies of bank statements, or pension and social security benefits.

If you think you qualify, or know someone who might, you can get an application by contacting your SHINE volunteer, or your COA.

Article submitted by Deb Hollingworth,

What's in your wallet?

Measuring economic stress on older Americans

One of the biggest challenges people face as they consider retirement isn't just how long they will live but how financially secure they will be. There are good reasons to be concerned. Because of rising rents, the costs of health care and other costs of living, many older adults enter their retirement years facing the difficulty of making a balanced household budget, especially people who live alone. A large portion of every state's independent older adults lack incomes that would allow them to escape the threat of poverty, to remain independent and to age in their own homes.

A recent report prepared by the Gerontology Institute at UMASS "Insecurity in the States 2019" includes the following facts:

- National averages suggest 50 percent of older adults living alone and 23 percent of elder couples have annual incomes below the Elder Index.
- Nationwide, 32 percent of single elders and 18 percent of elder couples fall into the gap between the Federal Poverty Level and the income required for realistic economic security.
- At least 40 percent of adults age 65 or older in every state are at risk of being unable to afford basic needs and age in their own homes.

More than half of older adults living below the Elder Index rely on Social Security for at least 90 percent of their incomes.

Because of the gender differences in earned income, women fare poorly:

- Women usually live longer than men but tend to save less for retirement.
- Women make 82 cents to every dollar a man earns.
- Women are more likely to work part-time jobs without access to workplace savings plans.
- Women are still the primary caregivers, often leaving jobs to care for family members.
- Older women rely on Social Security; for many it is their only source of income.
(source: WISER)

The Elder Index was developed by the Gerontology Institute at the University of Mass. Boston with Wider Opportunities for Women (WOW), and is currently maintained through a partnership between the Gerontology Institute and NCOA. The Elder Index is a measure of the income that older adults need to meet their basic needs and age in place. It's a free online tool that allows users to calculate the realistic cost of living for older adults in every county and state in the U.S. The report matches that information with income data to calculate the percentage of older adults whose incomes fall short of their costs and ranks the states on that basis. Another report focused on Massachusetts provides detailed elder economic insecurity data on the county level. The elder index calculated a realistic national average annual cost of living of \$25,416 for renting elder singles and \$36,204 for older couples who rent. The 2019 federal poverty guidelines for the 48 contiguous states are \$12,490 per year for singles and \$16,910 annually for couples.

Massachusetts comes up as the state where the level of economic insecurity is the highest. "The elder index provides an important reality check – a realistic measure of the actual cost of a no-frills lifestyle for elders living independently."

Why are these facts important to everyone? As we face threats to the benefits available to older people, such as the recent reductions for those relying on Food Stamps and suggested cuts to Medicare, it's crucial to actively engage with local, state and congressional officials to advocate for keeping supports in place for everyone. It's especially urgent that women become more proactive in protecting their financial resources and also advocate for increasing the incomes of women across all age groups.

To learn more you can visit:

www.elderindex.org.



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.**

Feb 24: Day trip to the MGM Casino in Springfield. Cost per person \$25, includes transportation to the casino, \$20 slot play, and \$20 lunch voucher. Payment due NOW. Limited seats.

May 1-10: Memphis/Nashville 10-day bus trip. See the Grand Ole Opry, Country Music Hall of Fame, Memphis Rock N' Soul Museum, Graceland and other sites. Cost per person in a double room is \$1095. Receive a \$25 discount if paid in full by February 3, 2020. There are a few remaining seats.

June 16: Hildene-Lincoln Family Mansion Tour & Gardens, Manchester, VT. Lunch included at Wilburton Inn overlooking the Green Mountains. Cost is \$117. Receive a \$10 discount if paid in full by May 4, 2020.

Sept. 7-13: Nova Scotia, Prince Edward Island & New Brunswick. Passport required. Cost is \$960 per person dbl. occupancy. Receive a \$25 discount if paid in full by June 8, 2020. A few seats are available. This 7 Day trip includes:

- 6 nights lodging in Canada --12 meals including: 6 breakfasts and 6 dinners
- Guided Tour of Halifax, Peggy's Cove, & Lunenburg
- Admission to King's Landing Historical Settlement
- Guided Tour of Prince Edward Island, includes Anne of Green Gables' home.
- Admission to the Natural Wonder: "Hopewell Rocks"
- Visit to the Waterside Town of Saint John



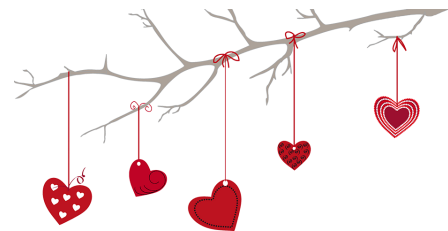
Drawing Classes

Alexandra (Boo) Cherau, a well known artist from Chesterfield, is teaching an ongoing class on Thursdays from 10-12 at the Chesterfield Community Center on 400 Main Road in Chesterfield. This is a class for everyone who has any interest in learning how to draw, even if you've never given it a shot before. There is still time to sign up. There is no fee involved, but as usual, donations are welcome. The materials you will need include sketch pads, drawing pencils, and an artist quality eraser. Call Chesterfield COA (296-4007) for details.



Writing Group

This ongoing group provides an open and supportive environment where you can enjoy writing and share your writing with the group if you choose. Guided by Valerie Bowlby, who has run creative writing groups in the past, she provides prompts to help you get started with writing and will provide supportive, positive feedback to help you pursue your interest in writing if you choose to share with the group. This takes place on Friday mornings from 11am-1pm at the Community Center in Chesterfield. Please contact Valerie Bowlby at 413-296-4570 to RSVP if you are interested in joining.



[i carry your heart with me (i carry it in)] By E.E. Cummings

i carry your heart with me (i carry it in
my heart) i am never without it (anywhere
i go you go, my dear; and whatever is done
by only me is your doing, my darling)

i fear
no fate (for you are my fate, my sweet) i want
no world (for beautiful you are my world, my true)
and it's you are whatever a moon has always meant
and whatever a sun will always sing is you

here is the deepest secret nobody knows
(here is the root of the root and the bud of the bud
and the sky of the sky of a tree called life; which grows
higher than soul can hope or mind can hide)
and this is the wonder that's keeping the stars apart

i carry your heart (i carry it in my heart)

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US POSTAGE
PAID
PERMIT 183
Greenfield MA

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Out and About in February

Weds. Feb 12th, 12:15pm
The Duane Carlson Show!
Williamsburg Senior Center
141 Main St. Haydenville

Come and hear Duane Carlson sing! He puts on a great show that will transport you to a simpler time, when music was meaningful. He was here a couple of years ago and very popular! Join us!

Fri. February 14th, 9am & 10am
Spa Day at Smith Vocational
80 Locust St. Northampton

Smith Vocational collaborates with the Chesterfield COA by offering a "spa day" once a month to seniors in the surrounding area. Cosmetology students are offering: Haircuts \$6.00; Manicures \$5.00; Facials \$9.00. Please call 413-587-1414 x3531 to make an appointment. Each appointment takes about an hour and are scheduled for 9am and 10am in Room 124 of Building A at the school.

Coming in April...
Spring/Summer clothing Exchange at the Goshen Congregational Church. More information to follow.

