

Moving Forward

Westhampton Council on Aging

Programs and Services for Active Living at 60+



August 2020

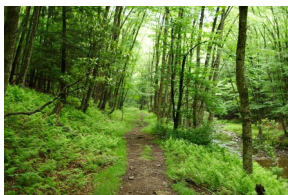
COA Events

COA Zoom Luncheon: Show & Tell for Grown Ups! Thurs. 8/6 at 12pm

Join us for a Grown Up Show & Tell! Each participant will get a chance to share something important to him or her followed by a Q&A time. You can share a hobby of yours, a story from your life, a poem (or other short piece of writing), an artwork/craft, a song, an exotic pet (eek!) or anything else you can dream of. It can be a physical object in your home or something that takes another form completely. Let's use this socially-distanced time to get to know each other better! For the Zoom link, contact Amy Landau at WesthamptonCOA@comcast.net or **413 203-9808**.

Westhampton COA Hikers

Chuck Horn and Ray Fontaine have been exploring some possible Westhampton COA hikes for August. We will also try to confer with other hiking groups and our Board members for ideas on how this can be done. We're working on developing protocols that would ensure safety from the virus while still being fun and providing fresh air and exercise. If you're on our hiker's list, stay tuned for an upcoming email, and if you're not and want to be, contact us:



westhamptoncoahikers@comcast.net

August Library News

Curbside pickup

The library has expanded hours for our curbside pickup service. Call **413-527-5386** or email westhampton@cwmars.org to place a request and schedule an appointment. Appointments are scheduled at 15 minute intervals. *Please wear a mask and practice social distancing when you pick up your requests.

Curbside Schedule:
Wednesday 12pm to 5pm
Thursday 12pm to 7pm
Saturday 10am to 1pm



Virtual Book Group Tuesday, August 25, 7PM

Join Book Group for a virtual meeting on Zoom. Please email westhampton@cwmars.org for log in details. Book Group meets once a month and is open to new members!

As the library moves toward our next phase of services, please check our Facebook page [@westhamptonpubliclibrary](https://www.facebook.com/westhamptonpubliclibrary) or the town website: www.westhampton-ma.com/westhampton-public-library for any and all updates!

iPads for Seniors

If you live in a part of Westhampton that has cell phone reception but you do not have the internet at home and would be interested in using an iPad with internet included at no cost, please leave a voice message for Amy Landau at: **(413) 203-9808**.

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

Zoom Picnic in July

Sixteen people came for a Zoom Picnic on 7/2 and listened to an hour of music together. We listened to Roger Tincknell perform songs while he encouraged us to sing along, if we knew the words. Alongside the songs, Roger provided details regarding the history of each song and how it related to the history of the United States. All involved had a great time and enjoyed being able to connect at a time when we need to stay home.



Roger Tincknell- Performer



Roger Tincknell, Amy Landau, Julia Lennen, Mary Ellen Prince, Deb Barthelette, Bill & Carol Magrone, Chuck Horn, Louise Jaisonkowski, Wendy Blow, Daniel Valinski, Colleen Basil, Connie Dragon, Bob Miller, Charlotte Wood, Shirley Raymond, and Ilene Lorow.

What is Zoom?

Zoom is a video conferencing software application that allows people to connect face-to-face via your PC (personal computer), smartphone or tablet. Many people and organizations are using this tool during the COVID-19 time to entertain and check in on friends and family. The Westhampton COA has begun using this tool too for some programs, like the COA Luncheon and Breakfast. We hope to expand its use over time.

If you do not have a device and want to call in and just use your phone, call **1-929-205-6099** and use the meeting ID and password.

TO PARTICIPATE: you will need to have Zoom on your PC, smartphone or tablet.

There is a free application that is recommended for people who want to hold or participate in basic meetings. (NOTE: There is a paid version that allows hosts more features, but this is not necessary for meeting participants.)

On all platforms it is easier to use Zoom if you install and set up before attending meetings (but still not essential to do this):

- ⇒ For computer/laptop users, go to Zoom.us/ download and download the Zoom client and create a free login.
- ⇒ For smartphones or tablets, download the app from your device's app store and create a free login.
- ⇒ For all devices you will want to set up Zoom to use your device's camera and audio/microphone. You may be prompted to allow the camera and audio when you join a meeting. You should allow this in order to participate.

That's it. It's pretty simple. Soon you'll be seeing the smiling faces of friends and family!

Zoom Training

Looking for simple, easy-to-use Zoom training videos? These videos from the Massachusetts Council on Aging (MCOA) are taught by an older instructor and use the right pacing and vocabulary to make Zoom accessible to all ages. All are produced by the Creative Life Center.

- Joining a Zoom Call for the First Time:
www.youtube.com/watch?v=9isp3qPeQ0E&t=9s
- Joining a Zoom Call via Phone for the First Time:
www.youtube.com/watch?v=d6QjODgTuQE
- Using Zoom Breakout Rooms:
www.youtube.com/watch?v=WFVRxBH4ehU

Need Help with Zoom?

Bob Miller, our resident COA Computer teacher, is available to assist you! Contact him at his home: **(413) 527-2404** or cell: **413-329-4180** or via email: miller.r.e@comcast.net



Join the COA Email List

Now more than ever, it's important to stay connected! Please email Amy Landau at **Westhamp-tonCOA@comcast.net** if you would like to be on our email list to find out about upcoming activities.

Put on Your Silver Sneakers

SilverSneakers is a health and fitness program designed for adults 65+ that can be accessed online. This program is included with many Medicare Plans. Learn more at silversneakers.com or check out their free videos on youtube: www.youtube.com/user/TheSilverSneakers/videos

Senior Center Without Walls – No Computer Needed!

Senior Center Without Walls is a California-based program with classes and discussion groups that bring seniors together over the phone. Not all of them are about learning a new topic. For instance, one of the most popular groups gets together over the phone each day to share something they're grateful for. Participants can start their own groups if they want, as well as joining in on those that already exist. For more information or to register by phone, you can call **877-797-7299**. NO INTERNET NEEDED.

Seniors Gather Responsibly by the Library

These residents got together in the pleasant outdoor area by the library in a responsible, socially-distanced fashion. While some people pictured here are not wearing masks, everyone is distanced by at least 6'. This is a good reminder of what medical experts are currently saying: that small group gatherings such as this one are safer outdoors where air is circulating than indoors.



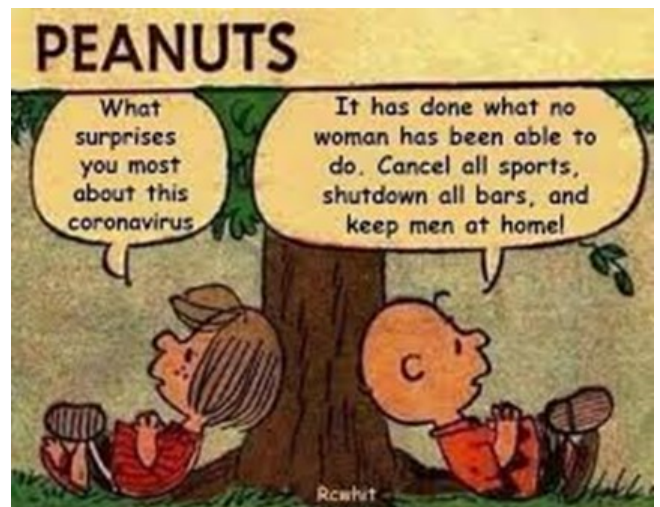
Reminder About Mask-Wearing in MA

Wherever people are unable to socially distance by 6', whether indoors or outdoors, they should wear a mask unless health conditions prevent them from doing so. Masks should be double-layered (best if the material is opaque – you can't see through it when you hold it up to the light) and worn over the nose and mouth in order to be effective. Avoid touching the outside of your mask!

Beating the Blues – A Video for Seniors

This video was designed for seniors who are experiencing mild depression during the pandemic. The Westfield COA ran it on their local cable channel every Tuesday afternoon during the month of June. It's a practical 'how to' list of specific activities that might help you weather the storm during these odd, sometimes lonely times.

Watch the video here:
www.youtube.com/watch?v=goBK_7Cx2R4





TRIAD COUNCIL

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

Financial Interdependency: Avoiding Stress

The National Council on Aging states 29% of homeowners over 62 have difficulty or need help with one or more daily living activities. If health or happiness seem compromised, it is time to have a conversation with a trusted advisor or friend. We have a responsibility for taking charge of the details in our lives, especially our finances. AARP, bank representatives, and other groups have worked to fight exploitation and establish services tailored to seniors' needs. Talk to local bankers and learn what services they offer to meet your individual needs.

What is a financial caregiver?

It is a person who 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 caregivers provide help because 49% of the care recipients asked them to and another 38% of caregivers felt they had no choice.

In a joint bank account the way to go?

Both of you need to talk with your banker and seek professional advice before considering a joint bill paying checking account.

- Good reasons: Someone to monitor finances, assist 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 the account.

Other Alternatives:

- View-Only Account: Ability for another 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 caregivers

Financial caregivers report the top bank services that would be the most help: 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.

Explore your options now; plan now to avoid future stress.



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!

Westhampton Council on Aging

Preventing Heat Stress

People who are most at risk for health effects because of extreme heat events can take steps to protect themselves by staying in air conditioned or cooler locations during heat waves, or indoors when air quality is poor. To find a facility to get cool during extreme heat in your area, check out information on Cooling Centers. Other steps to prevent heat related illness are listed below.

- ⇒ If there is no air conditioning in the home, open windows and shades on the shady side and close them on the sunny side to try to cool it down.
- ⇒ Drink plenty of fluids but avoid alcohol, caffeine and sugary drinks.
- ⇒ Beat the heat with cool showers and baths.
- ⇒ Take regular breaks from physical activity, and avoid strenuous activity during the hottest part of the day (between 11 a.m. and 4 p.m.).
- ⇒ Wear loose, lightweight, light-colored clothing to help keep cool.
- ⇒ Stay out of the sun as much as possible, and try to stay in an air conditioned location if possible.
- ⇒ Wear sunscreen and a ventilated hat (e.g., straw or mesh) when in the sun, even if it is cloudy.
- ⇒ Never leave children, pets or those with special needs in a parked car, even briefly. Temperatures in the car can become dangerous within a few minutes.
- ⇒ Check on neighbors, family and friends, especially those who are elderly or have special needs.
- ⇒ Conserve water and power during heat waves by turning off lights and non-essential appliances, and reducing non-essential use of water.



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!

Eternal Electronic Life - Killing Accounts

Last month I wrote about social media platforms and dealing with them after a person dies. That led to more reading and thinking, and I ended up with an Everplans note about online accounts. I read through it with astonishment – I did not realize how many online things there are to join!

Just a few common accounts many of us have – Amazon, Ancestry, Apple, AT&T, Barnes & Noble, Comcast, ebay, Facebook, FedEx ... Yahoo, Yelp and many in between. Here is where you can go to find a link to closing all these accounts – over 230 entities:

www.everplans.com/articles/how-to-close-online-accounts-and-services-when-someone-dies

This information could be quite useful if you are an Executor / Personal Representative for someone's estate. Seems like scrolling through these names could be helpful in cleaning up our own digital lives, e.g., managing passwords, scrapping old accounts that may not be useful anymore but that are hanging around.

Everplans is a business that charges for services, not a government or educational institution site which I usually prefer to give you. But it seems to have some good stuff. The main page is www.everplans.com, then look at Resources & Guides, Planning Categories, and Digital Estate for more information than I've written.

Yes, life is still more complicated!
 Jean O'Neil, TRIAD committee member
 413-268-2228, jeanoneilmass@gmail.com

Good News!

By Deborah Hollingworth

It's the time of year when the zucchini are beginning to be big enough to eat, and you have to be up early if you're going to stay ahead of the weeds which thrive in this weather. Hot weather hasn't done away with Covid-19. It looks like we will need to be cautious for the foreseeable future. Dealing with the unknown and keeping positive as we ride out this pandemic, is the challenge.

Lately I've had an uptick in calls from folks thinking about retiring. Those of us who worked past our 65th birthday are asking if this is a good time to give up the paycheck. Some have been furloughed because of Covid, and lost their health insurance. People in that circumstance may want to enroll in Medicare.

Social Security administers Medicare and their offices are closed but the good news is that Social Security has made signing up for Medicare a little easier during this public health emergency.

Applying online is an excellent way to start. Social Security's website has a reputation for being user friendly. To give it a try, go to www.ssa.gov/benefits/medicare. If you are losing your employer's health insurance because you've been furloughed, or because you've decided to quit working, you can check the website for information on the process of signing up, but you will need to call Social Security. Our local office is in Holyoke: 877-480-4989.

If you lost your health insurance because of Covid, or because you decide to quit work, Medicare allows you to enroll now with coverage starting the first day of the next month. You will need to verify your last day of health insurance coverage. You can do this with a copy of your pay stub showing health benefits being deducted, or a statement showing health insurance premiums being paid, or a CMS L564 form which you can download from the social security website. Paperwork gets mailed (Certified mail is recommended) to the Holyoke social security office. The mailing address is 200 High Street, Holyoke MA 01040.

For questions about what Medicare costs, or to enroll in supplemental Medicare plans, or to get Rx coverage, give your senior center a call to make an appointment with a SHINE counselor.



COVID-19 Face Covering Decision Guide



Are you leaving home?

Face covering is required to be worn when you cannot maintain six feet of social distance to another person who does not live in your household. A person who cannot wear a face covering for medical reasons is not required to provide documentation.

Are you outdoors less than 6 feet away from someone who doesn't live with you?

Face covering is required to be worn.

Are you an employee or customer of grocery, pharmacy, retail, or shared transit, even if you will be more than 6 feet away from others?

Face covering is required to be worn. A business may deny service to a person who refuses to wear a mask for nonmedical reasons.

Are you at any indoor business or organization, less than 6 feet away from someone who doesn't live with you?

Face covering is required to be worn.

Minimize the use of confined spaces, elevators, control rooms, and vehicles, by more than one individual at a time.

All workers in such spaces at that same time are required to wear face coverings.

Are you alone in an elevator, inside an indoor shared common area, or other indoor enclosed area?

Face covering is recommended.

Questions?

Email: safepublicworkplacemailbox@mass.gov
or visit: mass.gov/dols

COVID-19 and the price of AGEISM

Ageism is one of the social problems made worse during the COVID-19 pandemic. Our ageist views of older or some might say mature adults as frail or irrelevant creates a distorted picture of how communities successfully get through crises. Using age alone to identify people as frail, thus automatically needing protection, distorts the fact that the pillars of support we rely on in our towns during this pandemic are often older.

More than ever we are learning that getting through this crisis requires building intergenerational solidarity. It's not that age is irrelevant but being compromised by chronic illnesses and comorbidities are stronger risk factors for all age groups, as are race and poverty. It flies in the face of reality to ignore the fact that many older adults in our communities are playing crucial roles in protecting others who are struggling. They are also practicing social distancing, keeping their hands clean, and wearing masks as they do so.

In many Hilltowns, those 60 and over constitute a third of the taxpayers and the bulk of the volunteers who keep town operations going. Take a look at your town committees and volunteers. How many of them continue to work to make the community safer? Do you automatically see them as frail? What a misleading image. For example, the Chesterfield Community Cupboard support team includes a range of ages, from people in their 50s to 80+. They shop, sort and store food, and keep everything clean and sanitized.

What's emerging as a major COVID-19 threat is the risks to all age groups of not taking the simple but necessary precautions: washing hands, social distancing and wearing masks. People 60 and older are not the ones driving the surges in infection rates that we are seeing. Because of their perception of risk, older people are more likely to limit their time in public and take the precautions that limit the risk of infection for everyone. Yet Dan Patrick, the lieutenant governor of Texas, suggested those over 70 "sacrifice" themselves for the good of the economy by accepting and participating in re-opening activities. It should be noted that Dr. Anthony Fauci, Director of the National Institute of Allergy and Infectious Diseases and recognized as a tireless leader in getting us all through the pandemic, is not publicly referred to as the "old and frail" Dr. Fauci.

What difference does ageism make when we are all in crisis mode? Here are some thoughts from gerontological experts.

⇒ The World Health Organization identifies ageism as the last socially accepted form of prejudice... perceptions of older adults as frail and weak impacts the kind of care they receive and the health care outcomes they experience... In the U.S these perceptions are reinforced in medical training; geriatric care doesn't even appear on the list of required

training for doctors. (Nash & Schnarss, *The Conversation*, June 15, 2020).

⇒ Kate de Medeiros notes that "of all the isms, ageism is arguably the hardest to address because old age is neither a valued stage of life nor an identity many claim. The pandemic is making it worse (Aging: Covid-19. Hastings Bioethics Forum. May 14, 2020)

⇒ "In addition to the misrepresentation of COVID-19 as an 'older adult' problem, many countries have chosen to impose stricter restrictions on older adults, ordering them to remain inside during the pandemic. These restrictions exacerbate the longstanding problems of older adults' isolation and the health consequences of social disconnectedness that existed long before the pandemic. While restrictions may aim to be protective, such policies have often translated into patronizing public communications depicting all older adults as 'vulnerable members of society.'" (Age and Ageing)

Now is the time to put a new face on aging. While you're at it, put a fresh mask on. We are all in this together.

Jan Gibeau, Director
Chesterfield council on Aging

United States
**Census
2020**

The 2020 Census is underway! It counts every living person in the USA. From August 11 to October 31, Census takers will interview homes that haven't responded to the 2020 Census.

If you have not responded, you can do so by returning the mailings you should have received from the U.S. Census Bureau.

If you didn't receive your mailings, no problem! You can fill out your information over the phone with a verified Census Bureau representative at 844-330-2020. If you have any questions or concerns, please reach out to the Secretary of the Commonwealth's staff to have a conversation about Census operations at 833-621-2020.

Your community depends on your Census response for funding and representation for the next decade to come. The impact on your community include: school lunches, plans for highways, support for firefighters and families in need. Census results affect your community every day. Please respond if you haven't already done so.

Westhampton Council on Aging
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PRSR STD
US POSTAGE
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PERMIT 183
Greenfield MA

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Contract Tracing Calls—5 Things to Know

A contact tracer from your state health department might call if you've been exposed to COVID-19. But scammers are pretending to be contact tracers, too. Here's how you can spot the scam.

1. **Real contact tracers won't ask for money.** Only scammers insist on payment by gift card, money transfer or cryptocurrency.
2. **Contact tracing doesn't require your bank account or credit card number.** Never share account information with anybody who contacts you asking for it.
3. **Legitimate contact tracers will never ask for your Social Security number.** Never give any part of your Social Security number to anyone who contacts you.
4. **Your immigration status doesn't matter for contact tracing, so real tracers won't ask.** If they do, you can bet it's a scam.
5. **Do not click on a link in a text or email.** Doing so can download malware onto your device.

Talking to a real contact tracer helps stop the spread of COVID-19. Reporting scammers helps stop them, too. Report fake contact tracers to your state and at ftc.gov/complaint.

For more information about contact tracing visit your state health department's website and ftc.gov/coronavirus/scams