

Moving Forward

Westhampton Council on Aging

Programs and Services for Active Living at 60+



February 2021

In Memoriam

Carlton C. Kelley
August 19, 1931 - December 1, 2020



Mark your calendars for the February Zoom breakfast. Catch up with your neighbors on the latest news about town. You can join from your landline phone if you don't have a computer, tablet or smartphone.

Please contact **Julia Lennen** at **413-537-9880** or by email at **jslennen@gmail.com** to get the zoom link and instructions.

COA Events

**February Zoom at Noon Program:
All About Us! With Hosts
Chuck Horn & Bill Tracy**

Thurs. Feb. 4th at 12 Noon

Do you have an interesting hobby or interest or maybe even an informal story from your life you'd like to share? Perhaps it's a short piece you wrote, a musical instrument you play, a craft or a photograph? Please join us for our February "Zoom at Noon" program in which we will gather virtually to share whatever is of interest to you. Our last two sharing Zoom programs were extremely interesting, diverse and fun! There is something especially rewarding and meaningful when we share with one another in this fun, informal manner, no matter how remotely. Even if you don't have anything to share, it is always interesting to learn more about our neighbors. Each person who shares will have about 5-10 minutes to present and a few minutes for Q&A.



For the Zoom link, email Amy Landau: WesthamptonCOA@comcast.net. Or contact her at **413-203-9808** with any questions.

February Library News

Holiday Closings - Monday, February 15

Virtual Book Group - Tuesday, Feb. 23, 7PM

The Trouble with Goats and Sheep by Joanna Cannon is our February read. "Part coming-of-age story, part mystery, *The Trouble with Goats and Sheep* is a quirky and utterly charming debut about a community in need of absolution and two girls learning what it means to belong". Please email **westhampton@cwmares.org** to request a copy and for a Zoom link.

February Adult/Teen Craft

This month's take & make craft is an upcycled cardboard "vintage" heart ornament. Please contact Meaghan at **mschwelm@cwmares.org** to request your kit.

A Community of Readers:

A Winter Literary Rhetoric from Bev and Danny Montague for our fellow Westhampton "COA Peeps!" Try something NEW this Winter of 2021: NEW Authors, NEW genres and NEW tales!

Danny and I have been married 45 yrs and have ALWAYS shared a Great Love of Reading. Our motto since 1973 has literally been: "A Room Full of Books, A House Made of Flowers, A Love Made of Us". We both enjoy an eclectic range of literary

**Zoom Breakfast
Tired of Talking to Yourself?
Join the Breakfast Chat
Friday Feb. 19th at 9:00 AM**

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

genres, our favorite being Science Fiction/Fantasy. Being transported outside one's realm of reality while entering a well-written narrative CAN create a penultimate delight in life, at least for a while. Many of the available Young Adult chronicles are compelling and captivating tales of intrigue, suspense, concern and love. More often than not, a life lesson is an added treasure. Also, re-reading an old favorite is ALWAYS "Food for the Soul"!

The following is our "Short List" of Favorite Authors - old and new, and why:

-Phillip Pullman- pulls your imagination into whole different dimensions (literally)

-Terry Brooks- A prolific fantasy writer of uncommon talents...a favorite since the early 70's, STILL

-J K Rowling- Talents abound, succeeds in teaching a whole generation of the joy of reading in the 21st century

-Naomi M. Stokes - Page-turning suspense blended perfectly with Olympic Peninsula Native American Legends and magic; entices the imagination

-Clive Cussler- Successfully spins mind-boggling yarns enjoyable for any mystery reader

-J R R Tolkien- A perennial favorite with the promise of a getaway to the Shire with its challenges and mystical mysteries

-Isaac Asimov- Transports the reader to "Alternative Realities in an Always Promised Out-Of-This-World Adventure"

-Tony Hillerman - Visually descriptive prose sends the reader to (re-live) any visit to the Southwest they may have had. Adding a flair for exceptional convoluted mystery that always makes one root for the hero of the tale.

-Stephen King- Master storyteller of suspense, terror and enriching character developments (if you like that kind of read!)

-Dean Koontz- A talent for creating worlds that are even MORE alarming than the Science Fiction World we currently live in!



For more uplifting and educational reads, we like:

-Michelle Obama- "Becoming" is a compelling and eye-opening look into the truth that IS Michelle Obama

-Barack Obama- "A Promised Land" written by "Michelle's Husband"

-Toni Morrison- "The Bluest Eye" is a heart-breaking and poetical novel set in the 1940s "...reasons why black beauty gets wasted in this country..." (by J.L./NYT.)

-John Lewis- "Across That Bridge; a vision for change and the future of America". An Icon in spirit, embodiment of the soul gives us PERMISSION to get into good trouble to preserve our rights and democracy. A must read...

-Jay Shetty- "Think like a Monk". Thinking and meditating for our mental and emotional needs, especially during a pandemic!

-Deborah E Harkness- "A Discovery of Witches" pitting Light against Dark with the Supernatural, draws the reader into an existence beyond the visible observable universe.

Reference books:

New England Native Gardening
Birds of New England (No. East)
How To Raise Native and Monarch Butterflies
Mammals of North America, and almost ALL of Peterson's Field Guides for Superior Guidance for Any of Nature's Many Confusing queries...

Westhampton Public Library is "Our fantasy come true!" It is splendiferous, transcendently impressive and WELL worth fighting for ALL those years ago... Danny and I wish everyone a healthy, safe and "VERY LITERATURE RICH" 2021!

COA News

A Marvelous COA Zoom Program on Eagles and other Birds

On Thursday, January 7th, twelve of us joined a terrific program hosted by Chuck Horn with an initial focus on Eagles, but which also included other birds (such as the Red-Shouldered Hawk) in our area. Select Board Member, Phil Dowling, shared crystal clear photographs he took himself of the changing wildlife habitat of his pond. Chuck Horn educated us on Eagles from birth to adulthood. If you are interested in seeing a recording of the program, contact **Amy Landau** at **WesthamptonCOA@comcast.net**.

Below are some images from the program. Chuck's presentation:

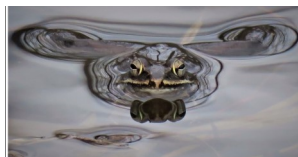


Adult Eagle (6-7' wingspan).



Juvenile Eagles in the nest.

Phil Dowling's presentation:



*Frog in Phil's pond
(food source for
Red-Shouldered Hawk)*

Red-Shouldered Hawk

What It's like to be a COA Board Member (Openings available!)

Have you ever thought of volunteering? Maybe doing something a little out of your comfort zone? In August of 2018 I was asked if I would consider serving on the COA board. I attended the August meeting as a guest and decided I would give it a shot. After the September meeting I thought oh my, what have I gotten myself into. But, I had committed myself and I am one who honors a commitment. So I kept attending the meetings and you know what, I am really enjoying myself. I have met some really nice people and it feels good to be doing something for my community. I have not found serving on the board to be a huge time commitment. Everyone pitches in and does what they can. If you think this is something you would be interested in doing, give me, **Colleen Basile**, a call at **413-237-9162**.

~Colleen Basile



Samsung Tablets Still Available

We may still have Samsung tablets available to distribute to seniors who need them. If interested or even if you have questions, please contact COA Coordinator **Amy Landau** at **(413)203-9808** (leave a message) or via email at **WesthamptonCOA@comcast.net**. Also, please help spread the word if you know of another older adult in Westhampton who might be interested.

Events from RSVP Newsletter of The Pioneer Valley

February 3-March 9

LifePath's Healthy Living Winter 2020 Workshops: Living Well with Long-Term Health Conditions, Chronic Pain Self-Management, and Diabetes Self-Management. Workshops are free and can be accessed on your computer or your phone. For more information, schedules, and to register, contact: **awaisman@LifePathma.org**.

February-March:

Free Virtual Diabetes Education class series offered by Big Y Supermarkets. For more info and to register, contact **dwarska@bigy.com**.

February 14th- Valentine's Day



Happy Valentine's Day

I thought I won the argument with my wife as to how to arrange the dining room furniture. But when I got home the tables were turned.

What did the stamp say to the envelope on Valentine's Day?
I'm stuck on you.

What do you call a Valentine's Day gift that didn't arrive on time?
Chocolate

Knock, knock
Who's there?
Disguise.
Disguise who?
Disguise is your boyfriend!

What did the calculator say to the pencil on Valentine's Day?
You can always count on me.



TRIAD COUNCIL

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

IT'S TAX TIME AGAIN!

Yearly, we remind you during tax preparation time to take advantage of the Senior MA refundable tax credit. Here are the qualifications for 2020; see if you qualify! The maximum amount you can receive this year is \$1,150. If you forgot last year, you can file an amended return with your Schedule CB. If you are a senior and don't have to file taxes, just send in the Schedule CB for the amount you are due with a MA Personal Tax Return form.

2020 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 \$1,150. This tax credit is based on the actual real estate taxes paid on the MA residential property you own or rent. You may qualify:

- You must be 65 or older by January 1, 2021.
- You must be a MA resident or part time resident.
- You must file a MA personal income tax return.
- 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

For tax year 2020, your total 2020 MA income does not exceed:

- \$61,000. - Single individual, not head of household
- \$76,000. - Head of household
- \$92,000. - 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.
- For tax year 2020, assessed valuation of principal residence (prorate w/ 1 acre only) can not exceed \$848,000.

HOW TO APPLY: Simply fill out a Schedule CB, the MA Circuit Breaker Tax Credit form.

Go to: mass.gov/dor/forms or call: DOR Tax Dept. 617-887-6367; Toll Free: 800-392-6089 9am to 4pm weekdays.

Visit: MA Tax Tips for Seniors and Retirees for other important suggestions.

Wish for a Bountiful Sugaring Season!

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

Seniors Aware of Fire Education

Senior  SAFE

Here we are, almost 11 months struggling with COVID-19. It has been a long haul, but there is light at the end of this dark tunnel. There are now vaccines that can make us immune to the COVID virus. We will all be informed about when and how we can be vaccinated. This is all very good news. With all the different things being said and posted by people who fear and deride vaccination, here are a few things for everyone to consider:

- ⇒ The vaccine will help our bodies develop immunity to the virus that causes COVID-19 without us getting the illness.
- ⇒ The vaccine does not cause COVID-19; it fights against it.
- ⇒ It takes the body about a week to convince itself that it is immune to the virus; so keep up the good work of social distancing, mask wearing and staying safe.
- ⇒ Sometimes, the process of building immunity can cause symptoms like a fever. These are signs that your body is at work building immunity.
- ⇒ Pay attention to what the real health officials are saying. They are trying to save lives.

Be SAFE and stay strong.

--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, in color, by email instead of snail mail?

If so, please email Kristen at regionalcoanews@gmail.com to be put on the email list. Include your address so I will know which mailing list to take you off of. Thanks!

Big Five plus Letter of Instruction

Last month I added a Letter of Instruction to the tasks of keeping up with your financial and administrative life. Sorry to do that... Now, I guess I better explain.

Your will is a legally binding document but may be more helpful if accompanied by a Letter of Instruction which is not legally binding. The Letter is a document you prepare to help guide your Executor and others in following your wishes. It is not a substitute for a will nor should it set up any conflict with a will. It can be quite informal, even handwritten, (legibly, please), but needs to be readily available upon your death.

What goes in the Letter? Anything you think would be helpful. Think about a list with your banker, insurance agent, lawyer, and phone and account numbers. Write down where things are like tax files, real estate papers, social security documents, passwords, keys to a safety deposit box.

You might want to account for how pets will be cared for. You could specify how your funeral will go, e.g., musical selections. Sentimental items can be included, for instance I use several kitchen utensils that my Grandmother used and they still have life, so I would like them to go to a family member but am certainly not going to clutter my will with them.

The Letter of Instruction is a way for you to express your preferences and to make things easier on others. Just think about what someone would need to know to be able to easily close out your life. Then keep on living!

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

Good News!

By Deborah Hollingworth

"Do you know what that's going to cost?" the pharmacist asks me when I went to pick up a new Rx the month before last. "No", I said, "my doctor just prescribed it for me." "That will be \$600" she said and waited to see if I still wanted the prescription. Nationwide, 50% of older adults do not take their prescribed Rx: 30% never even go to pick up the script. Because they can't afford to.

These statistics have remained consistent, even when we have Medicare D plans, or health insurance through our pension benefits to subsidize the cost of our drugs. Some co-pays are unaffordable.

So what's the Good News? Who can help?

There are programs that help with medication costs. Let's start with the **Manufacturer Patient Assistance Programs** which give you your Rx free or at greatly reduced cost. Pharmaceutical companies are required by Federal regulation to offer patient assistance programs. Many will offer this assistance to those who have a Medicare D plan, but have high co-pays which represent a financial hardship. After you determine who manufactures your Rx, you can go to their website, see what the eligibility requirements are, download an application, have your doctor complete their portion and submit. Eligibility guidelines vary, typically you will qualify if your income is less than 250% of Federal Poverty Level which is \$31,900 for an individual, \$43,100 for a married couple.

Next, **Manufacturer Free Trial offer**. This also requires that you figure out who manufactures your Rx and go to their website to see if they offer free samples. Your doctor may also be able to give you free samples, but this is a short term solution. You shouldn't count on it for months at a time.

Co-payment Foundations are non-profit charitable organizations set up to help patients with specific medical conditions. You must be covered, have health insurance that covers your Rx, but this is to help for exorbitant co-pays for certain medications. To see if you might benefit, you can call the **Pharmacy Outreach Program** that we talked about in the November Good News article. This program is a free service provided by the University of Massachusetts and the Executive Office of Elder Affairs: 866-633-1617. The feedback I've gotten from those of you who have contacted them has been excellent. They are experts in sorting out all these options and determining what might be the best approach to lowering your Rx costs.

Low Cost Generic Medications. While these Rx might not have high co-pays, if you are taking 8-12 different Rx monthly, the cost can add up. Remember that Walmart, Stop & Shop and Price Chopper have their "400 list". This is a listing of over 400 medications you can purchase for \$4 a month, or \$9 for a 90 day supply. Their websites have a listing of medications covered.

Discount Rx cards, like Good Rx. There are many available. Ask your pharmacist for suggestions as to which might be helpful. Usually these cards are for people who do not have any Rx coverage, or...and this is important...if your insurance plan's formulary does not include the Rx you need to take.

Prescription Advantage, which we talked about in the March Good News last year, subsidizes the cost of your Rx when you reach annual out of pocket spending limits which are determined by your income.

And, finally, **Health Safety Net**, which we talked about just last month, covers Rx for those who qualify. Your income needs to be less than \$3,190 for an individual, \$4,320 for a married couple.

NOTE: eligibility for all these resources is *income based*, and does not count assets.

Who can help sort all this out for you?

Needy Meds, a national non-profit resource dedicated to helping people locate assistance programs. Check out their website for more information.

Remember both **The Pharmacy Outreach Program**, and your **SHINE** counselor can also help search for resources.



When can I get the vaccine?

Printing a timely update in a monthly newsletter is a challenge, but especially now in trying to keep up with vaccination updates.

The Baker-Polito Administration and the Department of Public Health developed a vaccine distribution timeline. The timeline reflects several priorities: protecting the commonwealth's most vulnerable including the commonwealth's 1.7 million older adults, maintaining the health care system capacity, and addressing inequities in health care access and COVID-19 burden.

For general overall information on the vaccine program, go to:

www.mass.gov/info-details/covid-19-vaccination-program#weekly-covid-19-vaccination-report

This report is updated every Thursday by 5pm.

Aging, COVID and Crisis Competence: Another check on Anti-Ageism

I continue to be struck by a paradox in the views people hold about older adults in our country. We're often defined as frail but also resilient, needing caregivers but often the ones providing care to grandchildren, spouses, siblings and friends; sick but living for 90-100 years. Yes, we are vulnerable to the spread of COVID, but the most concentrated risks can be found in long term enclosed settings. No, we do not make up the largest number of victims found on national charts. Let's face it: we are both strong and at risk; reasonably anxious, but usually careful about exposure and have picked up experiences over

the years that have prepared us to be able to cope. Mark Brennan-Ing, PhD., Hunter College Brookdale Center for Healthy Aging calls this crisis competence, "As we get older, we get the sense that we're going to be able to handle it, because we've been able to handle challenges in the past. You know you get past it. These things happen, but there's an end to it, and there's a life after that." The elderly have in many cases defied expectations even as the virus has decimated their ranks. "There are some older adults who are doing quite well during the pandemic and have actually expanded their social networks and activities... but you don't hear about them because the pandemic narrative reinforces stereotypes of older adults as frail, disabled, and dependent." says Brian Car-

penter, PhD, Washington University.

In a publication entitled "Pumping Irony" Craig Cox reports a number of research findings on how older adults have managed to cope as well as it has with the psychological challenges the pandemic presents. Excerpts below:

Older folks take the virus seriously. "The vast majority of respondents changed their behavior in response to public-health warnings, limiting their exposure by declining invitations to family gatherings and public events, reducing their shopping trips, and even canceling doctor appointments".

We've discovered new sources of joy and comfort. A University of Michigan-Dearborn survey conducted with people 60 years and older during the early weeks of the pandemic found that older people were more resourceful than expected when faced with long periods of sequestration. About a third of those polled said they'd enjoyed connecting with friends and family via digital platforms, while about 20 percent reported leaning on hobbies, pets, spouses, and religious faith to ease their anxiety.

The older you are, the less stress you feel. When researchers asked nearly 7,000 people 55 and older how they were coping with the novel coronavirus, they found most (64 percent) were concerned. Almost a third of respondents (31 percent) noted depressive symptoms while 29 percent reported serious anxiety. But those numbers fell by about half among those 75 and older.

It's time to push the anti-ageism envelope and remind people that, as the saying goes, "We don't get to be old by being sissies." Crisis Competence rules. ~ Jan Gibeau



Westhampton Council on Aging
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COVID Vaccine Scams!

Federal and state organizations are advising everyone to stay vigilant about COVID-19 scams related to vaccines, treatments, test kits and clinical trials.

Here are five key points that state and federal officials want the public to understand.

1. Initially, the vaccine will be available in limited quantities, so people should turn to trusted resources — their doctor or local health department — for guidance.
2. People should not buy any kind of coronavirus vaccine or treatment on the internet or from an online pharmacy.
3. Doses of vaccine that were purchased with U.S. taxpayer dollars will be provided to patients at no cost. Providers, though, may charge an administration fee and have that fee reimbursed by private and public insurance companies. There's also a means of reimbursement for uninsured patients.
4. Consumers should not respond to any solicitations about the vaccine. "Fraudsters are using telemarketing calls, text messages, social media platforms and door-to-door visits to perpetrate COVID-19-related scams," HHS officials said in the Dec. 3 fraud advisory.
5. People should not give cash or any other form of payment to suspicious callers, nor should they divulge personal, medical or financial information, which criminals can use to fraudulently bill federal health care programs and to commit medical identity theft.

There will be strict protocols for the order in which certain groups of people, such as nursing home residents and health care workers, will be inoculated. Watch for announcements from federal and state governments. For more information, consult online resources like the Centers for Disease Control and Prevention webpages and the FDA's vaccine webpages.

