

# Moving Forward

## Westhampton Council on Aging

Programs and Services for Active Living at 60+



March 2021

### Help Wanted!

The Council on Aging is looking for new people for our board.

**VOLUNTEER**



This volunteer position is NOT time consuming. We meet once a month (right now that is on zoom). We have state and town money to spend on Westhampton seniors. Our job is to come up with ways to use this money to keep seniors active and informed. We have set up programs: musical, informational, nature-related as well as classes in computer and yoga. This year we also gave out frozen food from Highland Valley Elder services. We are looking for new ideas. If you are interested in helping us out, you could just join us for one meeting to see what we do: no commitment necessary. There is NO age requirement to join our board. Our seniors need you, so please consider joining us!

Contact Amy Landau at:  
[WesthamptoCOA@comcast.net](mailto:WesthamptoCOA@comcast.net) or  
(413) 203-9808 for questions.

### How To Book Your Vaccine For Covid-19

This info is accurate as of: 2/8/21

PHASE 2 vaccine appointments for people age 75 and over have begun. You must register for an appointment in advance.

CALL 2-1-1 to book at appointment OR call one of the local phone #s below. The vaccine is FREE.

### Vaccination Locations

#### Northampton:

Northampton Senior Center (67 Conz Street);  
Phone: (413) 587-1219

If you have online access, you can check for appointments at Big Y (136 North King Street/Route 5) at: [BigY.com](http://BigY.com)

#### Amherst:

Amherst Regional High School (21 Matoon Street); Phone: (413) 259-2425 or register via the City of Amherst's website.

UMass Amherst Campus Center (1 Campus Center Way). Book appointment online at: [www.umass.edu/coronavirus/vaccine](http://www.umass.edu/coronavirus/vaccine)

#### Springfield (online only):

Go to: [www.mass.gov/covid-19-vaccine](http://www.mass.gov/covid-19-vaccine) and follow the prompts. You should be able to select an appointment at: Eastfield Mall (1655 Boston Rd, Springfield, MA)

**Important:** A companion to a person age 75 or older to Eastfield Mall (or any other mass vaccination site) may also book an appointment AND receive the vaccine at the same time. Both the companion and individual age 75+ MUST have an appointment for the same day/site and both individuals must be present. This companion should now be able to set up an appointment if they attest that they are accompanying the individual to the appointment when booking the appointment.

Need transportation? The COA may be able to provide funds for a taxi to your appointment. Contact **Amy Landau** at (413) 203-9808 or [WesthamptonCOA@comcast.net](mailto:WesthamptonCOA@comcast.net). You can also call Highland Valley Elder Services at (413) 586-2000 and ask about their Transportation Concierge Program.

**NOTE: IT MAY TAKE TIME TO BOOK AN APPOINTMENT BUT REST ASSURED THAT YOU WILL BE VACCINATED!**

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

## COA Events

### March 10th Zoom at Noon Program: "Local Wildlife in Winter" with Fran Ryan

Westhampton residents of all ages are invited to attend this informative and entertaining intergenerational program on local animals and how they survive the winter. Fran Ryan, well known for her captivating educational programs on the lives and habits of wildlife, will be presenting a virtual session on how animals survive the cold New England winter.



Find out how and why some creatures hibernate while others stay busy all winter and still others leave town for warmer climates. From bears, beavers and bobcats to a host of familiar backyard animals, participants will discover the fascinating winter survival strategies of local wildlife.

Join us by Zoom on **Wednesday, March 10<sup>th</sup> at noon**. This virtual program, supported by a grant from Highland Valley Elder Services, connects several generations ranging from Westhampton Elementary School students to older residents in our community.

Please email [westhamptoncoa@comcast.net](mailto:westhamptoncoa@comcast.net) or call **(413) 203-9808** to receive the Zoom link. WES students will be given the link by their teachers.

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### Bring Your Own Breakfast (BYOB) Friday March 19th at 9:00 AM

Grab your smartphone, tablet, or computer, and coffee! Join your neighbors on Zoom to talk about snow, vaccines or whatever else is on your mind. BYOB! That is "Bring Your Own Breakfast"! Please contact **Julia Lennen** at **(413) 537-9880** or by email at [jslennen@gmail.com](mailto:jslennen@gmail.com) to get the zoom link and instructions.

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### Chair Yoga via Zoom with Renee Rix

Westhampton seniors now have access to an excellent new (and free) Chair Yoga Zoom class every Thursday at 10 AM with yoga teacher, Renee Rix. Long-time Chair Yoga participants, Connie Dragon and Wendy Blow praise her highly, saying that her style is just like beloved teachers Sarah Prince and Michele Morales!

The classes (which will run Feb-March) are 45 minutes long and hosted by the Southwick COA but Westhampton seniors are invited to attend! The Southwick COA director encourages you to register by calling: **(413) 569-5498** ahead of time if possible. You are also encouraged to make a donation to Southwick in the future if you find

the classes worthwhile. Contact **Amy Landau** at [WesthamptonCOA@comcast.net](mailto:WesthamptonCOA@comcast.net) for the Zoom link.

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## Library Events

### Virtual Book Group Tuesday March 23 at 7pm

Pending getting enough copies, we hope to read *The Vanishing Half* by Brit Bennett this month. Frequently listed as one of 2020's best books, *The Vanishing Half* tells the story of The Vignes twin sisters-- "after growing up together in a small, southern black community and running away at age sixteen, it's not just the shape of their daily lives that is different as adults, it's everything: their families, their communities, their racial identities"... Will the bond that only twins can know be enough to overcome these differences and reconcile the sisters?

Please email [westhampton@cw mars.org](mailto:westhampton@cw mars.org) to request a copy and for a Zoom link.

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### Homesteading Program Tuesday March 30 at 7pm



### Healthy Soil, Healthy Gardens: Small Scale Practices for Soil Improvement and Carbon Sequestration

Join us for a special presentation co-hosted by the library, Grown in Westhampton and Climate Action Now. Our presenter, Sharon Gensler, is a homesteader, organic grower, and educator with 38+ years of experience using no-till & cover crop soil building practices on a small scale. Maintaining living plant cover is one of the essential practices of building soil health. This workshop provides practical guidance on using cover crops in a small-scale, non-mechanized, no-till context to improve soil health both for growing more nutritious food and for sequestering atmospheric carbon into the soil to help heal climate change. Special thanks to the Friends and The Lyn Keating Programming Fund for sponsoring this program. Please email [westhampton@cw mars.org](mailto:westhampton@cw mars.org) for a Zoom link.

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## COA News

### From Birds to Meditation & Contemplation

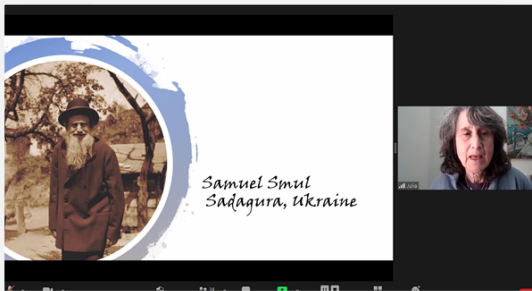
Our last "Zoom at Noon" COA program on February 4th (this catchy phrase coined by host extraordinaire, Chuck Horn) was another fascinating "All About Us" gathering that drew an all-time-high attendance of 20 people! Here are some photos and descriptions of each presentation.



Kate O'Connor shared her colorful birds. Here is Sophie, a Green Cheek Conure.



Bob Dragon shared his experiences with hunting. He sometimes uses a bow and arrow and only hunts what he eats. He spends long hours in a tree in winter.



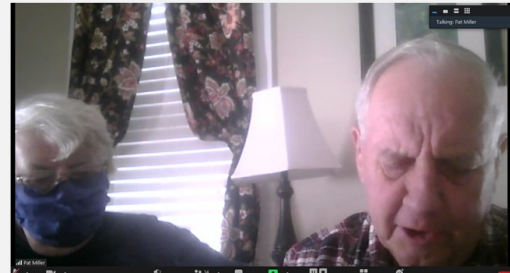
Julia Lennen has been researching her family genealogy. Above is one of her ancestors. She also has unique handwritten letters written in Yiddish by her grandmother's grandmother, Ethel Margulis Ginsberg, from the old country describing her difficult life.



Jessie Krug graced us with another lovely harmonica performance. She played "You are my Sunshine" and "Oh, Susannah."



Chuck Horn reminded us of the value of meditation during difficult times. Meditation allows us to stop our racing minds on the neutral breath for a change. He also reminded us to look up & down and all around when we take walks so that we can get outside of our own heads. Check out *Full Catastrophe Living* by John Cabot Zinn for more info.



Bill Tracy shared a beautiful essay, entitled "Thoughts from the Tractor Seat: Cloud Shadows" in which he reflected on who really owns the land where we live and how the trees surround us in the same way that blades of grass surround the tiny universe below the tractor seat.

### Library News

#### **A Community of Readers: featuring Michael Stacey More than a Good Read**



My interest in memoir writing began two years ago. The library was running a free memoir writing series, and on a lark, I decided to take it. I signed up for three more free sessions after that, two in Westhampton and one in Northampton, and then joined the Amherst Senior Center memoir writing program. Recently I joined the Springfield Museum Memoir Writers group and have attended two series. Now I am searching for a professional editor for my book. I have contacted three editors, and they have agreed to do a trial edit of 3,000 words for a fee.

The Westhampton library works with budding professionals. Patrons can procure books on topics needed to advance their professional development. I am now writing my memoir and have received several top stories from the Westhampton Library, including "Just Mercy" by Bryan Stevenson, "Wild" by Cheryl Strayed, "The Liars Club" by Mary Carr, and "Educated" by Tara Westover. Each author taught me about different aspects of writing a memoir, such as the back story and inner dialogue. I encourage you to use the library. Pick a profession you are interested in and contact the library for assistance. The opportunities are endless.



## TRIAD COUNCIL

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

### **Social Security Administration (SSA)**

Social Security Administration is a U.S. Government agency that administers social programs: disability, retirement, and survivors' benefits. Created in 1935 by President F. D. Roosevelt, it began operating under the Dept. of Health & Human Services. In 1994 it began functioning as an independent agency. It operates social security programs, administers benefits, determines citizen eligibility and Medicare premiums, issues SS numbers, manages the program's \$3 trillion Trust Fund, issues an annual financial report. Headquartered in Baltimore, SSA employs over 60,000 workers based in 10 regional offices, a thousand field offices, and 36 phone service centers.

The SSA 2019 report stated "both Social Security and Medicare face long-term financing shortfalls under current benefits and financing". In 2020, the program was expected to exceed its income, making it necessary to dip into the Trust Fund.

In January, 2021, SS recipients saw a 1.3% monthly increase for COLA (a cost of living adjustment). Full Retirement Age (FRA) is when you receive 100% of your SS Benefit: born during 1943-1954, it is 66; after 1960, it is 67. For other specific years go to: [www.ssa.gov/planners/retirechart](http://www.ssa.gov/planners/retirechart)

- ⇒ SS and Medicare are financed by 7.65% tax (Social Sec. 6.20%; Medicare 1.45%) on workers' gross wages and matching employers funds; self-employed pay 15.30% of their earnings.
- ⇒ 2021 maximum SS taxable income will increase from \$137,700 to \$142,800.
- ⇒ Medicare funding (HI) has no such income limit. Workers pay 1.45% of all wages and self-employed pay 2.9% on every dollar earned. Medicare Part B monthly premium will increase from \$144.60 to \$148.60.
- ⇒ At 62, you can collect your monthly payments; 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 2021, you can earn up to \$18,960 above that amount. You lose \$1.00 in benefits for every \$2.00 earned.
- ⇒ 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, join the 39 million citizens who 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.

**"If you tell the truth; you don't have to remember anything." ~ M. Twain**

***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



The State Fire Marshall tells us that electrical fires are the second leading cause of fire deaths in the Commonwealth. Here are some ways to avoid an electrical fire:

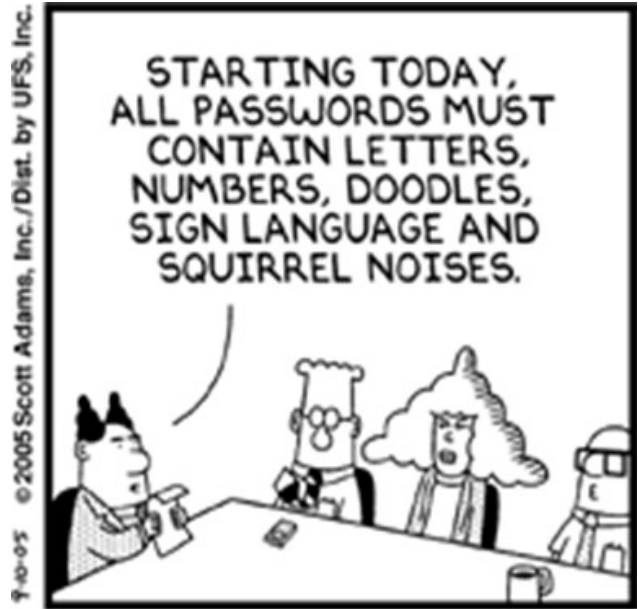
- Plug major appliances like space heaters and air conditioners directly into wall outlets. Do not use extension cords or power strips.
- Charge laptops and cell phones on hard surfaces, not on soft surfaces like beds or upholstered furniture.
- Unplug any device powered by lithium-ion batteries when charged. Do not over charge them or leave them charging unattended or over night.
- Turn heating pads, electric blankets and space heaters off before sleeping.
- Learn how to deal with a fire in your microwave oven -- hint: keep the microwave door closed, turn off and unplug it if you can do so safely.
- Store batteries the way they come -- not loosely in a baggie.

Have a sweet Sugar Season and stay SAFE!

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

If so, please email Kristen at [regionalcoanews@gmail.com](mailto: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 Relevant Information

Assuming you have done a Letter of Instruction following last month's suggestion, you have quite a jump on this month's item. Good on you!

I can think of three categories of Relevant Information to keep and file. One is related to taxes, you know, "keep tax records for 3 years unless something else pops up to bite you in the ahem." We go to the horse's mouth for that guidance and type in a search question, e.g., at IRS.gov, "how long do I keep tax records". I find the major tax preparing firms such as TurboTax and H & R Block have still accurate but even more useful information.

The second category of information comes from making a good bet that files related to the contents of that Letter of Instruction will be needed. This means current insurance policies, real estate deeds, bank statements, vehicle titles, tax files, warranties, contracts, and, I'm afraid, more and more. There are lots of suggestions online for organizing these, such as files for employment, financial, health, identity, insurance, real estate, and vehicle. Let me know if you want some suggestions.

The third category is personal. Family marriage, birth, and death certificates will be useful in genealogy. Some medical records could be very helpful. Records of a significant achievement may get passed on in the family. Embarrassing photos of babies will want to be available for embarrassing those adults. Well, I did say personal. You have to figure out what this means to you.

Happy sorting,  
Jean O'Neil, TRIAD committee member  
413-268-2228, [jeanoneilmass@gmail.com](mailto:jeanoneilmass@gmail.com)

## Good News!

By Deborah Hollingworth



Spring officially starts, March 22nd! And the operative word, as the vaccine roll-out continues, is **patience**.

The online sign up for appointments continues to improve. There are a number of ways you can get assistance to sign up online at the state website, [www.Mass.gov](http://www.Mass.gov). Volunteers are being recruited to help, there are promises of making the website easier to navigate, and more vaccination sites continue to be opened in our area. Best way to get current information is to call your senior center where we are attempting to stay on top of developments as they happen.

The Massachusetts Scheduling Resource Line 877-211-6277 opened last month and is able to book an appointment for you. You can call and speak to a person. They are aware of availability for all sites statewide. Patience and perseverance are recommended in order to get through. All calls are free and confidential. The TTY number is 508-370-4890. Thanks to all those who helped get this much needed resource in place for those of us with limited, or no internet access.

**NOTE:** if you receive a phone call about the Covid-19 vaccine, know that the Board of Health, Council on Aging and others who might be volunteering to assist you **will never ask for your social security number, your credit card or bank information**. We will ask only for your name, date of birth, address, and Medicare insurance card number. There are some scammers who are using vaccine registration to get your information. **The Covid-19 vaccine is free**. If you have any concerns about the legitimacy of a phone call you receive, please hang up and call your local Board of Health or Council on Aging.

In other good news, the freeze on MassHealth benefits continues through April 24th, when the Governor will review it again. MassHealth benefits have been "frozen" since March last year. This means if you have had MassHealth, you haven't lost it, even though you may no longer be eligible. Coverage has not ended, and will remain in place until the Governor makes the decision to resume normal MassHealth processing.

Other not so good news...some of you may have received letters from MassHealth saying they will no longer be paying your Medicare B premium. You are not



alone, 1800 Massachusetts residents received this (Federal) subsidy which will end February 28th. If this has happened to you, or someone you know, you can contact your SHINE counselor for details. You will not lose your other MassHealth benefits, just the Part B subsidy. If you have questions about medical insurance, you can always contact your senior center for a SHINE appointment anytime.

## Tax Assistance

Hilltown Community Development unfortunately will not be offering community tax prep assistance this year due to ongoing safety concerns for our volunteers, staff and clients.

However, Community Action Pioneer Valley is providing FREE tax assistance to clients who live in Hampshire or Franklin counties with incomes of \$31,900 or less (for a single filer). Clients will need to be able to scan and email their documents to participate this year. Those who do not have that ability are encouraged to wait until after March 1st, since Community Action is working on a possibility of a "drive through" scanning of documents. For additional information and to schedule an appointment please visit Community Action at [www.communityaction.us/freetaxassistance](http://www.communityaction.us/freetaxassistance) or call 413-376-1136.

An additional resource is AARP's free online tax assistance website. There is no income limits or other restrictions for people to utilize the AARP self-prepared service.

Please note that the IRS is not accepting 2020 tax returns until February 12th this year.

AARP recently put out the following article "**Ten things to know about your 2020 tax returns**" that discusses some tax changes for 2020, what to do if you haven't received the stimulus checks, and other relevant topics:

[www.aarp.org/money/taxes/info-2021/getting-ready-to-file-2020-taxes.html](http://www.aarp.org/money/taxes/info-2021/getting-ready-to-file-2020-taxes.html)

## Cummington Fair photos



April Judd is working on a Cummington Fair history book and is looking for photos. If you have any that you would like to include in the book, contact April: 413-268-7109, [cummingtonfair@gmail.com](mailto:cummingtonfair@gmail.com). You can email the photos to April or she can borrow them, scan them and return them to you.



# On the Go!

A hearty hello from your trip leaders, Lorraine, Barbara, Betty, Karen and Francine.



With the vaccine in view, the Friends of Northampton Seniors travel group would like to give you a brief outline of future bus trips that are being contemplated for late summer and fall of 2021. Please know nothing is written in stone and things can change.

If you'd like to share your email address with Francine so we can keep in touch, please send a short message to:

**francine.frenier@gmail.com**

Watch for more details in upcoming newsletters.

- ⇒ August MGM Casino
- ⇒ September Big E
- ⇒ Late September Niagara Falls, if border is open, 5 days
- ⇒ October 8-18 Colorado, 11 Days
- ⇒ Late Oct/Nov Plymouth, 400th Anniver. Program
- ⇒ December Bright Nights & Red Rose



The time is approaching and we couldn't be more excited!



Smith Vocational Culinary students and the chefs are firing it up in the kitchen.

Check out the school website for the menu:

[www.smithtec.org/culinary-arts](http://www.smithtec.org/culinary-arts)

and look for them on Facebook and Instagram. Each post will have more details. This will be a safe, fun and delicious experience for everyone!

## The Oliver Smith Restaurant drive-thru!

FIRST LETS GO OVER A FEW DETAILS TO START:

1. VERY IMPORTANT, CALL FIRST to make sure the restaurant is open that day. Our menu & schedule may vary week to week.
2. The daily menu can be found on our school website, and I will post it on Facebook & Insta, SO FOLLOW US!
3. All orders MUST be in by 10a.m!



**OPENING DAY: 2 / 8 / 21**  
**TO PLACE ORDERS CALL:**  
**413-587-1414 x3522**  
**KEEP AN EYE out for the rest of the IMPORTANT DETAILS!**  
**THANK YOU FOR YOUR PATRONAGE!**

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

PRSR STD  
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**Westhampton  
Council on Aging**

Amy Landau, Coordinator

Louise Jasionkowski, Chair

Chuck Horn, Secretary

Ray Fontaine,  
Hikes

Julia Lennen,  
Colleen Basile,  
Board Members

Lillian Baxter,  
HEN Representative

Kristen Estelle,  
Newsletter Designer  
regionalcoanews@gmail.com

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

# Money Wiring



*If you have a  
consumer problem or  
question, contact the*

## **Northwestern District Attorney's Consumer Protection Unit**

Greenfield  
(413) 774-3186  
Northampton  
(413) 586-9225

**Working in cooperation  
with the Office of the MA  
Attorney General**



Money wiring scams come in many variations. Scammers like to get paid using wire transfer services because it's fast, the money is often available within minutes, not leaving the consumer time to cancel the transaction once they realize it is a scam. The money is usually picked up in cash and in person making it hard to recover.

*Remember...*

- **Never wire money to claim a prize**
- **Never wire money to someone you don't know**

### **Watch out for these MONEY WIRING SCAMS**

- Lottery & sweepstakes scams
- Overpayment scams
- Relationship scams
- Mystery shopper scams
- Online purchase scams
- Apartment rental scams
- Advance fee loan scams
- Family emergency or friend-in-need scams
- IRS scams