

# Moving Forward

## Westhampton Council on Aging

Programs and Services for Active Living at 60+



October 2021

### COA Events & Programs

#### Ice Cream Social

Outdoors at the Westhampton Library

Thurs. Oct. 14<sup>th</sup> at Noon!



We've decided to make summer last a little longer! Why not? We're holding an Ice Cream Social outside the Library for our next COA event. Thanks to Judy Herrell, a Westhampton resident herself, Herrell's Ice Cream in Northampton will be generously donating their delicious ice cream to our event! We'll have chocolate and vanilla – one scoop or two - your choice. Bring Your Own Topping (BYOT)! We'll provide everything else including the great company. RAIN DATE: Oct. 21 at Noon.

### Back to Zooming

**October Breakfast will be online  
Friday October 15th at 9:00 AM**

Mark your calendar -- our October Breakfast will be via Zoom. If you somehow avoided Zoom meetings before, now is the time to chat with your neighbors from the comfort of your home. Julia would be happy to work with you and test out zooming on your device. You can also call in from your phone! Contact **Julia** at **jslennen@gmail.com** or **(413) 537-9880** to get the meeting link or ask for help.



### **Chair Yoga Class Continues in October Wednesdays at 10 AM**

Yoga Class will continue outside the Church when the weather cooperates and inside the Church when it doesn't. The ground level of the Church is larger and allows for greater distancing than the previous location at Westhampton Woods. Please note that unvaccinated participants are expected to mask. For other questions, please contact Renee Rix at:

**Reneerix63@gmail.com**

### **Computer Class with Bob Miller 2nd and 4th Mondays - 10 AM to Noon**

As of the time of this writing, Bob Miller still plans to proceed with classes at the Library. Classes will be the same schedule as before; the second and fourth Monday of the month. Masks are required in the Library. To confirm class is on, contact **Amy Landau** at **coa@westhamptonma.org** or leave a message at **(413) 203-9808** with your phone number.

### **Library Events**

**Hours: Mon & Thu 2pm - 8pm; Tue & Wed  
9am - 12pm & 1pm - 5pm; Sat 10am - 1pm**

*Visitors to all town buildings, including the library, are required to wear face masks indoors. This is in order to protect our youngest readers and other vulnerable populations against COVID-19. Thank you for your help and cooperation.*

**Holiday Closings - Monday, October 11**

Westhampton COA ✦ 3 South Road ✦ Westhampton, MA 01027 ✦ Seniors Helping Seniors  
Coordinator: Amy Landau 413-203-9808 ✦ coa@westhamptonma.org

## October Artist - Alma LaFrance



This exhibit features paintings that would never have come about if not for the pandemic. The work featured is the result of the artist's attendance at a series of yearlong online "studio talks" hosted on Zoom by Martin Kinnear - an artist and teacher based in Norfolk, UK. Alma LaFrance's paintings are studies, not copies, of works by noted artists. Alma explains - "Each week Martin Kinnear would select a painting by a noted artist, perhaps Monet or Degas, or one less familiar, representing a particular "school," such as the Fauvists or Scottish Colorists. The history of the artist, the traditions of the period would be shared, and the painting would be 'read.'" We are sure that you will enjoy "reading" Alma's beautiful studies!

## Book Group

**Tuesday October 26 at 7PM**

Book Group will meet in person at the library. This month we are reading *The Lost Apothecary* by Sarah Penner. "Hidden in the depths of eighteenth-century London, a secret apothecary shop caters to an unusual kind of clientèle...Meanwhile in present-day London, aspiring historian Caroline Parcellwell stumbles upon a clue to the unsolved apothecary murders that haunted London two hundred years ago, her life collides with the apothecary's in a stunning twist of fate, and not everyone will survive". --Publisher



## COA News

### COA Grab & Go Lunches were a Success!

*We are definitely SMILING under these masks!*  
(L-R:  
Deb Hollingworth,  
Julia Lennen,  
Dave Goddard,  
Lorraine Galica and  
Amy Landau)



*Dave Goddard,  
our newest COA  
Board Member,  
handing out  
lunches!*

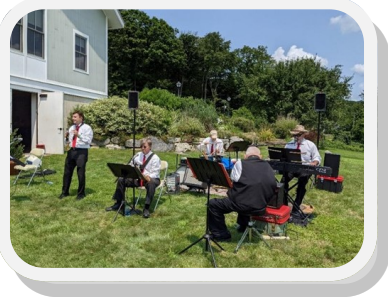
Although we did have to re-schedule our "Sarah the Fiddler" concert to the rain date of 9/23 (at 12 noon), we were STILL able to hand out free lunches to residents of Westhampton aged 60+ outside the Library! These delicious lunches (turkey, ham or vegetarian with chips, cookie and water) came from Good Eats To Go in Southampton. It was also nice to see so many faces again, if only briefly!

### The Agawam Melody Dazzles on a Beautiful Day in July

After having to cancel our original plan for this concert on July 8th because of rain and ominous weather predictions, we were finally gifted with a beautiful sunny day on July 22nd for our long-awaited Agawam Melody Band concert. We had originally planned this concert for July of 2020 at the Elk Lodge in Northampton for our usual Annual COA Picnic! The COA had secured a grant to make the concert possible through the Westhampton Local Cultural Council and Massachusetts Cultural Council but it had to be postponed for an entire year because of the pandemic and because it took us time to figure out how to change up our usual way of doing things. But at long last, everything turned out quite well!

This was the COA's first time hosting an outdoor event in place of our usual indoor COA Luncheon. The band regaled us with a wonderful, eclectic program that ranged from old favorites to more modern tunes from the likes of Johnny Cash and

the Beatles. We had a turnout of about 40 people! Everyone enjoyed sitting under the trees and feeling the delectable breeze while listening to the music and munching on whatever they'd brought with them. Many people asked "Will the COA be doing this again?" And so by the time you receive this newsletter, we will hopefully have held another successful concert with Sarah the Fiddler – thanks to the Friends of COA – outside the Library.



### COA Coordinator's Email Address Has Changed!

Please take note that the COA Coordinator's (Amy Landau's) email is now: [coa@westhamptonma.org](mailto:coa@westhamptonma.org). Please remove the old email address in your contacts and update it to this one.

### PIE SALE CANCELED

Due to the regulations imposed on us because of the Coronavirus regarding the baking and storing of our pies, the Friends of the Council on Aging has voted not to sell pies at this year's Fall Festival. We'd like to thank everyone who supported this fundraiser in the past and we look forward to participating at next year's festival.

### Foot care is Still Available via Home Visit

Debra Deane is still available to do in-home visits. The foot care clinic is still not available at this time. An in-home visit costs \$60 which is still far below other home visit prices in the area. For foot care contact **Debra Deane** at (413) 667-5363.

### New Northern Hilltowns Consortium COA Website

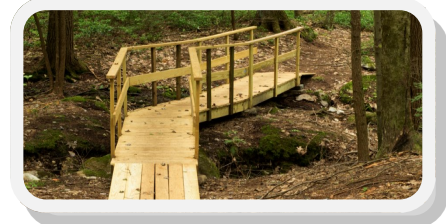
The Northern Hilltowns Consortium of Councils on Aging which includes information on every Hilltown COA (Chesterfield, Cummington, Goshen, Plainfield, Williamsburg, Worthington AND

Westhampton) now has its own WEBSITE. More and more info will be added to the website in time so that you should be able to check activities happening not only here in Westhampton but also in any of the other hilltowns. There is also a way to subscribe to emails for Westhampton and other towns. More info on that to come. For now, have a look at the website here: <https://northernhilltownscoas.org/>

Westhampton section: <https://northernhilltownscoas.org/p/23/Westhampton>

### A Message from the Westhampton COA Hikers

Foot bridge at Kestrel's Greenberg Family Conservation area.



This past summer was tough to schedule hiking. The weather certainly was a challenge! Plus, Chuck and I had plenty of other stuff on our plates (Is this retirement?). So we're looking forward to a much more active hiking season this fall – weather permitting!

The Westhampton COA Hikers plan to continue hiking throughout the rest of the season into the fall months - and maybe even into winter - with a variety of hikes over different types of terrain from relatively flat and easy to more challenging and hillier. For anyone interested in joining the WesthamptonCOA Hikers, email us at [westhamptoncoahikers@comcast.net](mailto:westhamptoncoahikers@comcast.net) and we will add you to our email hikers list. Please note that all group emails are sent as blind copies (BCC) for your safety and privacy. Happy Trails.

### FALL FESTIVAL - Sunday, October 17th

The Fall Festival will take place from 10 AM – 7 PM at the Town Center. Woodsmen Show, bonfire, antique vehicles, animals, farm demos and a variety of fun activities/games are anticipated.





### TRIAD COUNCIL

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

## Social Security Cola 2022: Increasing?

Moody's Analytics chief economist says, "Higher prices reflect the disarray caused by the COVID pandemic". Nation wide, airline tickets have increased by 24.6%, used car prices have surged by 45.2%, and the energy prices are causing havoc. A gallon of unleaded gasoline costs an average of \$3.16, up from \$2.20 a year ago. The inflation rate is expected to decline in 2022 as supply and demand even out.

The Cost of Living Adjustment (COLA) depends on two economic measurements: The Bureau of Labor Statistics tracks both the Consumer Price Index for Urban Wage Earners & Clerical Workers (CPI-W) and the Consumer Price Index for all Urban Consumers (CPI-U). The CPI-W is an official measure of the monthly price change in a goods and service including food, energy, medical care and the CPI-U is a broader measure of retail prices. The CPI-W rose 6.1% over the past 12 months ending in June. In October, the SSA will compare the CPT-W for July - September, 2021 with the CPI-W for the same period in 2020. The percentage change from last year's third quarter to this year's will be the COLA amount beginning January, 2022.

Any estimates now are preliminary; the actual COLA will depend on changes in prices between July – September. Estimates range from 4.5% (Moody's) to 6.1% (Senior Citizens League). Economists are projecting the 2022 COLA at 5.5%. The 2021 increase was 1.3% or an average of \$20 a month for individuals. A 5% increase would boost the average monthly SS benefit by \$77. The increase in SS monthly benefits generally goes into effect in January.

In 1975 Congress initiated an automatic annual COLA for SS recipients. The COLAs for the past 10 years have averaged 1.7% with increases ranging from zero in 2009, 2010, and 2015 to 3.6% in 2011. Historically, the biggest increase was 14.3% in 1980.

Social Security is funded by a payroll tax of 12.4% on eligible wages; employees pay 6.2% and employers pay the other 6.2%. Self-employed workers pay the entire 12.4%. The present maximum amount of earnings subject to the Social Security tax is capped at \$142,800. Money paid in by today's workers goes to cover current benefits; any excess goes into the Social Security Trust fund, OASDI. This fund consists of two accounts: Old Age & Survivors Insurance and the Disability Insurance. Presently, the combined accounts have \$2.90 trillion and would be able to pay full benefits until 2034.

### Support Our Local Growers ~ Enjoy Fall's Harvests!



***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

October is "Fire Safety Month." Many fire departments have teams that go onto the schools and present a fire safety program with the students. This year the theme for this program is smoke alarms -- The Sound You Can Live With. Here are a few reminders about the important life saving alarms:



- ⇒ When fire strikes, you may have less than a minute to get out. So working smoke alarms will save your life and the lives of those who live with you.
- ⇒ Check your smoke alarms regularly to make sure they are working.
- ⇒ Smoke alarms wear out over time; most of them are good for about ten years. On the back of the detector is the date it was made. If it is ten years old it needs to be replaced; if there is no date on the back, it is way too old to be working properly. Replace it immediately.
- ⇒ Replace them with new 10-year, sealed batteries, smoke alarms.
- ⇒ When the alarm sounds:
  - + Leave the building immediately.
  - + GET OUT and STAY OUT!
  - + Go to a family meeting place.
  - + Call 911 from outdoors or from a neighbor's phone.

Have a SAFE fall,  
 --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!

**Spam Texts!**

Well, this was not going to be the topic for this month, but I got a spam text on my phone on Sep 5. First one, and I am not happy! So I assume you may have or will get one or more and will also not be happy. Why is this so bad? In addition to interrupting your day, the sender may try to install malware on your phone, will likely try to get personal information to steal your identity, and may sell your number to some other sleaze so you get even more texts!

What to do? I know you guessed the first step – don't let the sender know they reached a valid number, so don't open the message. On my phone, there is a blue dot by a text if it is unread. To keep it that way, click on the right hand menu and find an option for Delete, Mark as Unread, something like that. You may have to do an internet search to learn how to do this on your phone or call your provider.

Next, follow the suggestions from a Norton antivirus page: **us.norton.com/internetsecurity-how-to-deal-with-spam-text-messages.html** Don't click on any links in the text since you really do not know where you are going when you do that. Check your cell phone bill to make sure all charges are valid. Your phone itself may have some settings that will block these texts; check your user manual or an online source for your kind of phone. Your phone carrier may have a blocker service. If anyone is using blocker software they like, please let me know.

PS – I have learned that five others got the same spam text I did. That shows that computers are sending these things, and we are up against a powerful spam opponent!

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

## October's Good News

By Deborah Hollingworth



For all of us on Medicare, it's annual Open Enrollment again. October through the first week in December, we get to go shopping for our health care coverage. If you don't want to "shop" for different coverage, you don't have to, but might there be a better deal, that has better coverage for less money? And we all love to bargain hunt. Maybe not so much with health insurance? If I've heard it once, I've heard it dozens of times that folks just wish their coverage was **simple**. And perhaps in my lifetime, it might be. Maybe we will look back on these days of chaos when health insurance companies bombarded us with their advertising as "back in the dark ages".

But in the meantime, our mailbox (and TV) is full of advertisements for health insurance because this is the season to switch if you want to.

### What is all the advertising about?

When we turn 65, if we've paid into social security, or our spouse has paid into social security, we get Medicare: original Medicare A & B. Then we can sign up for a Medicare D plan to cover our Rx, or enroll in a Medicare Advantage plan that covers Rx. Each year in the fall, during Open Enrollment, we get to change our mind and select different coverage if we wish. Many Medicare beneficiaries will decide to change their Rx coverage (their Medicare D plans). This happens a lot because the D plans change their prices, change their deductibles...even change their formularies which is the list of Rx they cover. So what was a "good" plan for you last year may not be a good plan for you next year.

An example that kept us SHINE counselors busy last year was a Humana Walmart's switch. Their \$32/month D plan that covered a lot of Rx, changed to a \$62/month plan for the same coverage. If folks read their mail, they were pretty upset. If they knew to call a SHINE counselor, they could "shop" the plans for the upcoming year and discover that Humana had another plan, in the \$30/month range, which covered almost the same Rx. But you had to know this and switch.

### How does the switch work?

During Open Enrollment, you get to sign up for a new plan if you want. The new plan takes effect January 1st and cancels out your old plan. To see if you should switch, you might contact your SHINE counselor who can do a Plan search/analysis for you and give you the contact information you need to call and enroll in a new Plan. You can call your senior center to schedule an appointment with a SHINE counselor. 'tis the season to be shoppers, if we want.

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## Private Questions: Public Answers

By Jan Gibeau

After being part of the professional world of gerontology for 60+ years, I've learned that one question always comes up: Is this normal aging—or is this some kind of dementia, like Alzheimer's? It's a question asked by many older adults, and by their friends

and family members. It's been asked of professionals in PCP offices, in community health clinics, and in outpatient and inpatient hospital settings. It's something we ask each other all the time.

I've had to face this question myself. After I had heart bypass surgery around twenty years ago, I began to notice after a few years that my memory didn't seem to be quite the same. I knew that I shouldn't ignore my concerns; it was time to face my fears and get a comprehensive neurological evaluation. I was lucky—I was already a patient in the NYU healthcare system, and I was covered by a robust health insurance plan that would cover the costs. I knew where to go and how to arrange what was needed. When you open the door to our healthcare system all of these factors make it easier. For many people, depending on what kind of insurance they have and where they live, getting an evaluation can be difficult. In rural areas especially there is a shortage of the medical professionals needed to make such an evaluation: neurologists, geriatricians, geriatric psychiatrists, nurses, social workers.

I also knew that a comprehensive neuropsychiatric evaluation can sometimes conclude there is nothing going on but normal aging. Some evaluations identify the presence of several types of dementia, including Alzheimer's Disease. My results determined that I had mild cognitive impairment (MCI), a condition that is technically on a spectrum that includes many different types and levels of dementia. At the time I was horrified, worried that I was on a path that would lead directly to Alzheimer's. This was not the case. I was assured by my specialists that my level of functioning was still fine, and might very well remain that way. Even so, ever since the diagnosis was made I have been vigilant in looking for any and all changes, worrying that my condition might have progressed. I feared that the MCI would convert to dementia of the Alzheimer's Type which has a course lasting on average about seven years. Thus far that hasn't happened but the cognitive changes have slowly continued. Sometimes, for example, I can't find the right word. I was at a performance not long ago when the speaker stopped in mid sentence - he couldn't find the word he wanted to use. There was a long, heavy pause as the audience waited. Finally, he moved on and everyone breathed a sigh of relief. I thought to myself, I hope that never happens to me. Now every so often, it does.

For me, each year has brought small changes, usually not noticeable to others, but I have been painfully aware of every one of them. And each step of the way I've learned how to adapt—writing things down, saving information on the computer, saving phone messages, making "to do lists" etc. These are ways to cope that are always helpful, but my need for them has grown. Recently the changes have started becoming more noticeable, happening more and more often, but I'm adapting. I dread the progression of deficits that could erode my independence.

Nevertheless, here I am, still enjoying my work, my family and my friends. I'm surrounded by support by many in this wonderful small town. I'm still able to work and do the things I have always loved doing in the field of aging. For me, facing my fears wasn't, in fact, the beginning of the end. (*Cont. on next page*)

## On the Road Again..



Here is a brief outline of up-coming bus trips being offered by Chesterfield and Southampton (marked with \*) COAs.

If you would like to share your email address with Francine so we can keep in touch, please send a short message to [francine.frenier@gmail.com](mailto:francine.frenier@gmail.com) or call **413-296-4291**. Please make your interest known 4-6 weeks prior to the trips so plans can be confirmed. **Vaccinations are strongly recommended on all trips.**

Chesterfield COA is offering a \$20 refund on any non-sponsored Chesterfield trips listed here, marked with an \* to Chesterfield folks 60 years of age and older.

- ⇒ **October 6.** Spend a day at **Mystic Seaport**. \$15 for Chesterfield seniors age 60 and older. \$25 for other adults from Chesterfield and any other community. Lunch on your own at onsite cafeteria. Fee for guided tour or boat rides not included. Payment due **now**.
- ⇒ **October 8-18.** 11 day bus trip to **Colorado Springs**. Sit back, relax and enjoy the beautiful scenery. Activities almost every day. Many meals included. \$1,190 due **now**. Only 2 seats left.\*
- ⇒ **November 4.** **Plymouth 400th Anniversary** program & Thanksgiving buffet luncheon \$143 due **now**. *Seating is limited.\**
- ⇒ **December 7.** **Nashville Christmas Show** & luncheon at the Log Cabin. Country Jamboree performs. **Self-drive**. \$25 for Chesterfield seniors age 60 and older. \$59 for other adults from Chesterfield and any other community. Payment due by November 1st.
- ⇒ **December 9.** Pizza & Salad early dinner prior to tour of **Bright Nights**, Springfield, MA. Cost to be determined.\*

(cont. from pg 6) It was the beginning of a long road that many have walked before. I plan to learn as much as I can along the way and throw the door wide open so we can all reduce the stigma of living with neurological impairments. Regardless of how mild the MCI situation was at the beginning of my journey, I know that there is a long road ahead. Many of us may walk in this area--somewhere beyond "normal aging", experiencing some cognitive deficits on the spectrum of dementia-related symptoms. And some of us will progress to dementia.

I share this, feeling a little naked, but I'm opening up about my experiences in hope that it starts a long and public conversation, out in the open so we can all learn from and help each other live as long and independently as possible.

*To be Continued...*



## Laura Wetzler

Hilltown Singer Songwriter Guitarist

"One of the very best" Pete Seeger

**Sunday, Oct. 10 at 2pm**

Songs for a Sunday afternoon

Featuring Wes Brown on Bass

### Outdoors:

**Under the Tent**

**Chesterfield Town Hall Tent**

(Behind the PO)

403 Main Rd. Chesterfield 01012

### Rain Venue:

**Chesterfield Community Center**

400 Main Rd. Chesterfield 01012

**This is a free COA Event and we'd love to see our neighbors!**

**Everyone attending should be vaccinated and wearing a mask at all times.**

*Sponsored by a grant from  
Highland Valley Elder Services.*



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

PRSR STD  
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**Westhampton  
Council on Aging**

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HEN Representative

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

**HRMC ANNOUNCES ANNUAL HHW COLLECTION EVENT**  
**SATURDAY, OCTOBER 23, 2021**

**PROTECT YOUR HOME AND THE ENVIRONMENT:**  
**PROPER HOUSEHOLD HAZARDOUS WASTE (HHW) DISPOSAL**

The Hilltown Resource Management Cooperative (HRMC) announces their annual Household Hazardous Waste (HHW) Collection Event for residents of the ten HRMC member communities of: Ashfield, Chesterfield, Cummington, Goshen, Huntington, Middlefield, Plainfield, Westhampton, Williamsburg, and Worthington.

**Saturday, October 23, 2021 from 9 a.m. to Noon at the Westhampton Highway Department**  
**PRE-REGISTRATION REQUIRED (from October 1 - October 17)**

Protect your home and our environment by properly disposing of old or unwanted household chemicals. Products containing lead, petroleum products, pesticides, herbicides, and acids should NOT be poured on the ground, down the drain, or placed in household trash. The HRMC Household Hazardous Waste (HHW) collection program accepts a wide range of unwanted household products with labels that indicate that special handling is required. Examples of common warnings include "caustic, toxic, corrosive, poison, flammable, warning, danger, caution and keep out of reach of children and pets." NO LATEX PAINT will be taken at this event - Latex paint should be solidified and disposed of in your trash.

**The program is free to HRMC member-town residents, however, Pre-Registration is required.** Please email your name, street and mailing address (including Town and Zip Code), and phone number to [hrmc@hrmc-ma.org](mailto:hrmc@hrmc-ma.org). Or you may phone HRMC with the above information including an email address at **413-685-5498**. HRMC will confirm your registration and send a confirmation letter to bring with you to the event. Note that Huntington residents are asked to provide their transfer station sticker number at the time of registration.