Moving Forward

Activities and Services for Resident 60+



April 2024 Calendar of Events

6pm, Library Slow Yoga 6pm, Library 8 9	Fitness with Friends Town Hall, 11:30-12:30pm Games 1:45-3pm, WW Scrabble 2pm, Library Fitness with Friends Town Hall, 11:30-12:30pm Games 1:45-3pm, WW Scrabble 2pm, Library	3 Coffee & Chat 10-12, Library Wellness Clinic w/ Public Health Nurse 10-11:30am, Library Mahjong WW, 1:30-3pm 10 Coffee & Chat 10-12, Library Mahjong WW, 1:30-3pm	 4 Chair Yoga Town Hall, 10-11am 11 Chair Yoga Town Hall, 10-11am COA Program: What is a Trust? 12pm, Town Hall 	5 Card Games 1pm, WW 12 Card Games 1pm, WW
6pm, Library 8 Computer Class 10-Noon, Library Knitting Group 6pm, Library Slow Yoga 6pm, Library	1:45-3pm, WW Scrabble 2pm, Library Fitness with Friends Town Hall, 11:30-12:30pm Games 1:45-3pm, WW Scrabble 2pm, Library	Public Health Nurse 10-11:30am, Library Mahjong WW, 1:30-3pm 10 Coffee & Chat 10-12, Library Mahjong	Chair Yoga Town Hall, 10-11am COA Program: What is a Trust?	Card Games
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6pm, Library	2pm, Library			
15 10	6			
	Fitness with Friends Town Hall,	17 Coffee & Chat 10-12, Library	18 No chair yoga	19 Card Games 1pm, WW
_	11:30-12:30pm	Wellness Clinic w/	Hot Lunch Noon, WW	
	Games 1:45-3pm, WW	Public Health Nurse 10-11:30am, Library		
	Scrabble 2pm, Library	Mahjong WW, 1:30-3pm		
22 Computer Class 10-Noon, Library	23 Fitness with Friends Town Hall, 11:30-12:30pm	24 Coffee & Chat 10-12, Library	25 Chair Yoga Town Hall, 10-11am	26 Card Games 1pm, WW
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Slow Yoga 6pm, Library	Scrabble 2pm, Library			
	Book Group 7pm, Library	WW, 1:30-3pm		
29 30 Fi Knitting Group 6pm, Library	50 Fitness with Friends Town Hall, 11:30-12:30pm	31 Coffee & Chat 10-12, Library		
Slow Yoga 6pm, Library	Games 1:45-3pm, WW	Mahjong WW, 1:30-3pm		
	Scrabble 2pm, Library			
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COA Program: What Is a Trust? And Other Estate Planning Questions + Free Lunch!

April 11th at Noon in the Town Hall



Our Critical Binder program on estate planning had such a great turnout with so many of you asking such good questions that we've decided to do a follow-up program with Attorney Carol Klyman. Attorney Klyman will return to offer a follow-up presentation on trusts and will also answer any questions people have regarding estate planning. Join us for a free lunch followed by Q & A.

What Do You Do and What NOT To Do If You See a Scary Pop Up Notice on Your Computer



Have you ever seen a pop-up message on your computer like the one above informing you that your computer or software has a virus or needs urgent tech support and you must call some phone number right away to fix it? Has someone called you from what appears to be a familiar and reputable business, informing you of the same? This is what is known as a Tech Support Scam. Sometimes they will even lock up your browser so that you can't use it. Here is Microsoft's statement on this pervasive issue from their website:

"Tech support scams are an industry-wide issue where scammers use scare tactics to trick you into unnecessary technical support services to supposedly fix device or software problems that don't exist. At best, the scammers are trying to get you to pay them to 'fix' a non- existent problem with your device or software. At worst, they're trying to steal your personal or financial infor-



mation; and if you allow them to remote into your computer to perform this 'fix,' they will often install malware, ransomware, or other unwanted programs that can steal your information or damage your data or device."

Additional information from Microsoft with instructions on what to do. This is sound advice that holds true for ALL scams, by the way (not just those purporting to be Microsoft messages):

Warning Signs of Tech Scams

- Urgent pop-ups warning you that your computer has a serious problem, telling you not to turn it off, and giving a phone number to call. Real Microsoft error messages do not include phone numbers to call for support.
- DO Restart your device immediately. DON'T Call the number or click any links. Unsolicited phone calls or messages warning you they've spotted a critical problem with your computer or account that they need to fix.
- DO Delete the suspicious messages. If it's a call, ask for their full name and hang up. If you're going to call back, use the phone number on their official website, on the back of your membership card, or on a recent statement.
- DON'T Click any links or call any numbers in the message. DON'T give the caller remote access to your computer or any personal information like passwords or account numbers. For more information go to https://support.microsoft.com/security

Also, I want to add this last piece of advice which comes from the author of a recent piece in the Wall Street Journal: if anyone is RUSHING you to do something, that in itself is extremely suspicious!

Finally, if you are unsure about what to do, please call Peg Whalen, Tech Connect Digital Development Coordinator for the Northern Hilltown of COAs at (413) 404-4566.

Library Hours: Mon & Thu 2pm - 8pm; Tue & Wed 9am - 12pm & 1pm - 5pm; Sat 10am - 1pm *Library closed Monday, April 15th* Please check the town website or Facebook or Instagram @WesthamptonPublicLibrary for library updates. The library is open for inperson browsing and materials pickup as well as curbside pickup. To place a request for curbside pickup, please call (413) 527-5386. or email westhampton@cwmars.org

Art Exhibit extended through the end of April Pierre Archambault - Moments in Time

Pierre Archambault is a visual artist, a musician and a sound-designer for film. Mediums of choice for painting are oils and gouache paint. Musical instruments of choice are violin and guitar. Pierre also teaches courses in the field of sound arts and is an Associate Professor at Emerson College, Boston.

Pierre's works have been exhibited nationally and internationally. Venues include the Name Gallery, Chicago, Museum of Fine Arts, Boston and Huret & Specter Gallery, Boston. Pierre was also an artist-in-residence at the Michael Karolyi Memorial Foundation, Vence, France.

Pierre's undergraduate degree in fine arts is from the School of the Museum of Fine Arts, Boston and Tufts University. Pierre's MFA is from the School of the Art Institute of Chicago.

Slow Yoga with Teri Anderson Mondays at 6PM

Registration for April classes opens on Saturday, March 30th at 10AM. Due to space limitations, registration is required. Please contact the library at westhampton@cwmars.org or 413-527-5386.

Join us for a weekly slow yoga class with gentle yoga stretches,

strengthening and a focus on body-mind awareness and integration. No yoga experience required.



Please bring a yoga mat, a bath towel, and a blanket. (A few extra yoga mats will be available if you want to try out the class before purchasing your own yoga mat). Special thanks to the Friends of Westhampton Library and the Lyn Keating Program Fund. Classes will be led by Westhampton resident, Teri Anderson. Teri is a certified interdisciplinary yoga instructor and Body-Mind Centering® somatic movement educator. She has been teaching yoga and movement for 20+ years. Her approach to yoga is slow, gentle and meditative with attention to body-mind awareness, comfort, and ease of movement.

Dates to Remember:

- April 8 (Monday) 6 PM Caucus
- May 11 (Saturday) 9 AM Town Meeting
- June 8 (Saturday) 8 AM to 12 Noon (but may be extended!) Town Elections

Message from the Westhampton COA Hikers for April 2024



The Westampton COA Hikers at the Szczypta Conversation Area in Southampton December 21, 2023.

The month of March came in as the proverbial lamb and the ten-day forecast continues the trend, so unless winter decides to rear its head beyond that, we'll be hiking in the woods as you read this. Stay tuned!

If you enjoy hiking with a great group of people, join us in our hikes in and around Westhampton. You can subscribe to our group email at

westhamptoncoahikers@comcast.net

We'll notify you about all the upcoming hikes. Please note that all group emails are sent as blind copies (BCC) for your safety and privacy.

Happy trails, Chuck & Ray





You get a call from your grandchild, an attorney, or police saying your grandchild is in trouble & they need your help.

There's been accident, they've have been arrested & they need money for bail or medical bills.

What should you do?

- Hang up!
- Call or text your grandchild or their parent to verify their location.
- Slow down. No matter how real the call sounds, verify the information. Don't send money!
- Ask for help. If you can't reach your grandchild or their parents, call your local police department.

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



	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

Regional News

SAVE THE DATE!



www.northernhilltownscoas.org

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!



After the Scam...

So you have been scammed. You may have lost money, a sense of security, or just pride. What do you do? Consider these options:

- 1. Crawl in a corner and cry "poor me, poor me" for awhile.
- 2. Complain to friends and family at length, accept sympathy.
- 3. Get ready to move on, learning how it happened and determining to never let it happen again. You might enlist one of those friend and family folks here.
- 4. Submit a report or complaint to the proper authorities.

I think number 1 would be very tempting, number 2 might be somewhat satisfying. But numbers 3 and 4 are the best choices!

This is a good read for the problem: https://consumer.ftc.gov/articles/what-do-if-you-were-scammed. Your first action after realizing there has been a scam is to try and limit your loss. Call the local police department to see if they can help, especially if you lost money or property or had your identity compromised. The sooner the scam is reported, the better the chance that police can recover some money. Contact your bank and credit card firms and tell them there was a fraudulent charge, freeze your credit reports, and change passwords.

Next, if you did lose money, call the National Elder Fraud Hotline at 1-833-372-8311. A case manager will help you through the reporting process and through any remaining steps to take, depending on the type of scam.

If the scam is computer-based, it is also a good idea to report this to the FBI's Internet Crime Complaint Center at **www.IC3.gov** for their tracking of cyber crimes. You can also contact the Federal Trade Commission – go to **ftc.gov** for a reporting form. You describe what happened, read their suggestions for next steps, and know that they will share reports with investigative agencies to help others.

After you have limited your loss, be brave and tell others to try and warn them. Post on social media, call those who you think might be vulnerable. Please know you are not the only person who has been scammed – many others have and will be, sadly.

Be brave! Jean O'Neil TRIAD Committee member jeanoneilmass@gmail.com 413-268-2228



April's Good News:

MassHealth Has Released the Medicare Savings Program Application!

By Deb Hollingworth

This Federal benefit program, administered by MassHealth, can reduce your health insurance costs by: paying your Medicare B premium which is \$174/ month this year. It also automatically gives you Extra-Help which is a program that subsidizes your Rx costs, and you get Health Safety Net coverage for hospital costs. If your income is low enough, the Medicare Savings program will, in addition, also pay co-pays for medical services like doctors visits, tests, and emergency services.

This is a great program and the financial eligibility guidelines have changed. Income can be as much as \$2,824/month if you are single and as much as \$3,833 if married. As of January 1st this year, Massachusetts became the 11th State to eliminate the assets limit for this benefit. Eligibility is determined by income alone.

The application is one page, with your signature required on the back side. Applications are now available. I don't know if you've been doing the math, but the savings on your Medicare B premium, which is now being deducted from your social security check, will be restored to your retirement benefit for a yearly savings of over \$2,088 this year. You can get an application, and description of the Medicare Savings Program and how it works, from your Senior Center. If you have questions, or need help determining if you are eligible, or help getting the application completed and submitted, you can ask for a SHINE consult.

This change has been a long time coming and you can thank Mass Senior Action which is our advocacy voice for Massachusetts Seniors.

Technology Help and Training for April



Volunteers Still Needed: to learn more about what we need volunteers for in providing help to others with technology, contact Volunteer Coordinator: 413-296-5548, coatechvolcoor@gmail.com, or visit www.northernhilltownscoas.org.

Tech Support

 Support available by email: coaTechHelp@gmail.com, phone or text msg 413-296-5080. Response within a day.

Drop in Center Hours:

(no appointment needed)

- Weekly on Tuesdays from 11:00 to 2:00 at 400 Main Rd. Chesterfield Community Center
- Monthly at Meekins Library Drop-In tech support on Tuesday 4/9 from 10 to Noon, Williamsburg Repeats 2nd Tues. of each month
- Monthly Nash Hill Place Resident Drop-In tech support, Tuesday 4/9 from 6pm-8pm Repeats 2nd Tues. evening of each month

Tech Training:

- Beginner's Computer / Laptop Class Thursdays 1:00 – 2:30, restarting 4/25 for six weeks through 5/30
- Intermediate Windows Computer Class Wednesdays 10:30 – Noon, restarting 4/24 for 6 weeks through 5/29

All classes held at the Chesterfield Community Center, 400 Main Rd, lower level.

<u>Must pre-register for classes</u> no later than one week before the scheduled training date. Email coaTechConnect@gmail.com; call or text 413-296-5080, or sign up through the website www.northernhilltownscoas.org

Event:

On **Saturday, April 6**th we will be holding a FREE **TechConnect Fair** with vendors, mini-workshops, information, walk-up tech questions answered, activities, giveaways and door prizes at New Hingham Elementary School, Smith Rd, in Chesterfield. Bring a friend!

On the Road Again... 2024 Trips



Contact Francine Frenier to reserve your seat **<u>be</u>**fore mailing any payments to determine availability: 413-296-4291, francine.frenier@gmail.com. Mailing address: 11 Stage Rd., Williamsburg, MA 01096.

Nine Day Trip May 29- June 6, 2024. Nova Scotia, Prince Edward Island & New Brunswick. *Passport required. Check your expiration date.* Cost \$1,644, per person dbl. occupancy - is due <u>NOW</u>. Make payment to Diamond Tours and mail to the address above. A short wait list is available.

Day Trip Thursday June 13. **Timeless Music Pop to Broadway** – Luncheon and Show at Storrowton Tavern Carriage House in W. Springfield. Self-drive or carpool. Cost is \$77 made out to Chesterfield COA and mailed to address above. Chesterfield seniors: please call for pricing.

Day Trip Thursday, July 11th. Lake Sunapee Luncheon Cruise- Vermont Country Store. A two hour luncheon cruise on Lake Sunapee in New Hampshire. This trip includes Luncheon buffet and a stop at the Vermont Country Store. The \$118 Payment to Landmark Tours is due by May 10. Please mail to the address above. A short wait list is available.

Day Trip Wednesday, August 7th. Resorts World Casino-- Catskills, NY trip. Can you get enough of Elvis? Enjoy a lovely ride to the Catskills. Included: <u>King in Concert</u> show, Buffet Lunch and \$25 free slot play, driver gratuity. The \$145 Payment to FNSC is due by May 5. Please mail to the address above. Please include your date of birth for the player card. THIS TRIP IS A GO. Waitlist available.

Four Day Trip September 30- October 3. Lancaster, PA. Sight & Sound production of the biblical show Daniel. Cost \$646, per person dbl. occupancy - \$25 discount if paid in full by June 20th. Includes: Sight & Sound Theater show, tour of Philadelphia, time in Hershey's Chocolate World, 6 meals, hotels, driver gratuity. Make payment to Diamond Tours and mail to the address above. Call now to reserve your spot.

Day Trip October 14th. Lake George Cruise-Take a 2 hour luncheon cruise through the vistas of Lake George. The Captain's Luncheon Buffet will be served on board. Keyboard entertainer performs. Stops at scenic Prospect Mountain and the Lake George Outlets with 30 stores to explore. The \$131 payment to Landmark Tours is due by August 19th. A short wait list is available. *NEW Day Trip October 15.* **Culinary Institute of America**-- Enjoy a "CIA" experience, lecture and tasting with lunch at Catarine de Medici. The \$TBD Payment to Francine Frenier is due by August TBD. Please mail a check to the address above. This trip will depart from <u>Hadley</u>.

Day Trip Friday December 13. Festival of Trees and Red Rose Lunch. Enjoy the uniquely decorated Christmas Trees at the Mass Mutual Center in Springfield. Enter a chance to win a tree and associated gifts. Some are worth hundreds of dollars. Then walk over to the Red Rose Italian Restaurant for lunch: pizza, salad and bread. The \$TBD Payment is due by October 25. Please mail to the address above.

Seniors Aware of Fire Education

This month the Senior SAFE focus is on fall prevention. Falls are the leading cause of death from unintentional injury among older adults. Here are a number of things you can do to keep from falling down:

 Exercise Regularly. It will help you build strength and improve your balance and coordination. Ask your doctor about the best things to do. Take advantage of your Council On Aging exercise group.
 Take Your Time. Get out of chairs slowly. Sit for a moment before getting out of bed. Stand up and get your balance before you walk.

3. **Keep Stairs And Walking Areas Clear.** Remove any clutter from walking areas.

4. **Improve Lighting In And Outside Your Home.** Use night lights or a flashlight to light the path from your bedroom to the bathroom. Turn on the lights before using the stairs.

5. **Use Non-Slip Mats** In the bathtub and shower. Have grab bars installed next to the bathtub, shower and toilet. Wipe up spilled liquids immediately.

6. Avoid Uneven Surfaces. Use only throw rugs that have built-in non-skid backing. Use non-skid pads under rugs. Smooth out wrinkles and folds in carpets. Be aware of uneven sidewalks and pavement out doors.

7. Stairways Should Be Well Lit. Lighting from both the top and bottom of the stairway is important. Have easy-to-grip handrails along the full length on both sides of the stairs.

8. Wear Sturdy, Well Fitting Shoes. Low-heeled shoes with non-slip soles are best. They make a fashion statement and are safer than high heels, thick-soled athletic shoes, slippers, or stocking feet.

Be SAFE and fall free!

--Worth Noyes, SAFE Educator Williamsburg & Cummington Fire Departments

The Senior SAFE program is sponsored by many of your fire departments and the MA Dept. of Fire Services.

Westhampton Council on Aging 3 South Road Westhampton, MA 01027

Westhampton Council on Aging

Amy Landau, Coordinator Julia Lennen, Chair

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Need a ride? Contact Danielle Buzzee at: (413) 246-0278 or by email: danielle.buzzee@icloud.com

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



Drawing Class in Goshen!

Thursdays, April 4 - May 23 from 1-3pm Goshen Town Hall - Upstairs 42 Main St. Goshen Suggested Donation of \$10 per class

This eight week, two hour drawing class is geared for beginners who would like to learn to draw, or

would like to grow their skills in drawing. We tackle questions like "How do you down break what you see in order to draw "How it?" can the vou see



shape, line, value?" and "How can I suggest movement within my drawing?" Senior, adult and teen participants will work on these skills in an encouraging and relaxed atmosphere. Each class will begin with a warm up, and then a drawing project. The goal is to stretch our brain, try something new and to have fun together. Supply list provided upon registration. Register at www.lenagarcia.com

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