Newsletter Living Well January 2018

Williamsburg Senior Center: Programs & Services for Active Living at 60+

# \*Tuesday Matinee — A Day at the Dump! Tues, January 9th, 12:15 pm at the Senior Center Café

Come for a special showing of **A Day at the Dump!** See/hear your friends and neighbors tell what they love about Williamsburg! Filmed 7/1/17 at the Williamsburg Transfer Station by Tom Adams of Reelife Productions, this film is the fifth in the series of Cross Generation Conversations, a collaborative project between Meekins Library, for their Living Archives, and The Williamsburg Senior Center. Refreshments will be served!

# **January Events Calendar**

**Mondays:** 

Veterans' Agent, 2-4 pm Monday Meals, every Mon, 11:45 am

### **Tuesdays:**

**SHINE Rep**, 11-2 (call for appointment) **Congregate Meal**, 11:45 am Intergen Bag Sew (see below right) 3:15 pm Yoga for You, 6 pm Basic Computer Class 6-7 pm Jan 9: A Day at the Dump\*, 12:15 pm

### Wednesdays:

Congregate Meal, 11:45 am Jan 17: Advisory Board Meeting, 12:15 pm Jan 24: John Porcino: Heck of a Way\* 12:15

### **Thursdays:**

**Tai Chi**. 9:30-10:30 am Gentle Chair Yoga, 10:45 am Congregate Meal, 11:45 am Healthy Bones & Balance, 4 pm Jan 11: Brown Bag, 10 am **Blood Pressure Clinic** 11:30 am Jan 18: Men's Group meets at Snack Bar 8 am

Offices will be closed for holidays on Monday, 1/1 & Monday, 1/15

To sign up for any of our programs, call 268-8407. If you would like to include lunch on a particular day, please call at least two days before the event.

### \* Rescheduled! John Porcino: "A Heck of a Way to Stay Warm" Wednesday, Jan 24th, 12:15

Music, Storytelling and Fun! John will entertain us



with hardily told stories, joyfully sung songs, and fascinating musical instruments from around the world. He'll weave together his entertaining bag full of tricks and skills with a playful touch of audience participation, and a message of caring for our planet and each other. Don't miss this great afternoon show!

Funded by the Williamsburg Cultural Council.



## **Intergenerational Bag Sew** \*Tuesdays, 3:15-5:15 pm-Resumes Jan 9th

The bags are growing! Come and be a part of it!

Help sew bags for the Bagshare Project! Learn to sew, sort fabric, cut tags. Lots of jobs are needed. No sewing ability necessary-Refreshments are provided!

Grandparents, parents and children (children under 10 must be accompanied by an adult.) are welcome! High school students can fulfill Community Service Project hours and anyone in the Northern Hilltowns can earn Community Credits to redeem for other services (ask us how to sign Call the Senior Center (M-Th) or up). email coa@burgy.org.

Remember: Only YOU can reduce plastic bag use! www.thebagshare.org

Williamsburg Senior Center - 141 Main Street, P.O. Box 193 - Haydenville, MA 01039 Phone: 268-8407 - Fax: 268-8409 - Hours: Mon & Wed 8:30-1:30, Tue & Thu 8:30-7:00 (See Pg 2)

FOOD PROGRAMS	HEALTH
Monday MealsMondays, 11:45Meals are made fresh at the Senior Center with healthy ingredients, and include bread donated from Bread EuphoriaBakery plus dessert by Linda Manor. Eat in, pick up or have them delivered. \$3 per meal. Please call by Thursday to reserve your meal!• 1/8Caramelized sweet onion tart, green salad • 1/22• 1/22Savory three cheese bread budding, balsamic spinach salad• 1/29Carrot soup with citrus crème fraiche, toast pointsCongregate MealsTues, Wed, & Thurs, 11:45 Meals provided by Highland Valley Elder Services. Call at least two days ahead to make your reservations. We must have a reservation to feed you. Most programs are before or after these meals—see schedule on pg 1.Brown Bag ProgramWed, Jan 11, 10:00 The Food Bank of Western Mass. sponsors the Brown Bag Program, in which eligible seniors can get a FREE supple- mental bag of groceries each month. Call 268-8407 to apply.	Blood Pressure ClinicThurs, Jan 11, 11:30Hope Nurse, Robyn LaFerriere, will be available for blood pressure monitoring during Brown Bag Thursday.Foot care Nurse, OniWed, Feb 28, 9-2Oni, Williamsburg's foot care nurse, comes on fourth Wednesdays every other month. This is self-pay at \$30 per visit. (Home visits, \$40.) Call 268-8407 for an appoint- ment.Podiatry, Dr. CobyTues, Jan 9, 9:30-1 Routine foot care every other month in the Town Office building. Call 268-8407 for an appointment. Dr. Coby does medical billing—bring your insurance card.Correct Correct Co
<u>SERVICES</u>	FITNESS
Veterans' Service OfficerMondays, 2-4Stop in to see Tom Geryk for answers to your questions about Veteran's benefits and other issues.Tuesdays 11-2SHINE RepresentativeTuesdays 11-2Need help with insurance issues? Wayne Glaser, SHINE Rep., is available to help. Call 268-8407 for an appoint- ment in the office or in your home.Basic Computer ClassTuesdays & Thursdays, 6-7Alan Estes teaches the basics. Small class size ensures individual help. Call to reserve your spot. Free!	Yoga for You—Adult YogaTuesdays, 6pmTaught by Michelle Wolk, this class is geared for active adults. Any adult can join. Class is \$12 or 6 classes for \$60. Call to register. Small fee per class.Modern/Creative Dance ClassWednesdays, 10amContemporary dance for adults, taught by Susan Waltner. Call to register. You may contact Susan with questions at swaltner@smith.edu.T'ai Chi ClassesThursdays, 9:30amTaught by Marty Phinney, T'ai Chi provides simple exer-
<ul> <li><u>Companion Program</u> Are you bored at home? Do you want to get out and meet people but don't drive anymore? The Companion Program can match you to a peer for social time, companionship, running errands and more.</li> <li><u>Medical Drivers</u> Call ahead to schedule rides to your medical appointments.</li> <li><u>Benefit and Options Counseling</u> The Senior Center can help you find the resources you need to:</li> <li>Make informed decisions</li> <li>Create short and long-term plans for services</li> </ul>	<ul> <li>cises that help build energy, power and flexibility. Call to register. Small fee per class.</li> <li><u>Gentle Chair Yoga</u> Thursdays, 10:45am Led by Alexandra Mello, features seated and standing exercises. Good for beginners-intermediate. All ages are welcome. \$10/class.</li> <li><u>Healthy Bones &amp; Balance</u> Thursdays, 4pm Fun, low impact exercise designed to increase strength, mobility, flexibility and balance. Call to register and fill out a medical clearance form. Class is free.</li> <li>Another HB&amp;B class happens at the Williamsburg Congregational Church, Tuesdays at 10:30am.</li> </ul>
<ul> <li>Identify resources that will facilitate your continued independence</li> <li>Plan for support to ensure your ability to age in your home or help you determine what other options you may want to consider</li> <li>Help you sign up for Fuel Assistance &amp; Snap programs</li> </ul>	2

Happy New Year!	<b>Carpool Trips Being Scheduled Now!</b>
Save the Dates!	Due to recent funding, we are able to pay carpool drivers o take seniors on trips! If we can get two or more folks nterested, we will get a driver and off you'll go!
Love Your Body	Suggested Trips This Month:
Feldenkrais, awareness through movement, will be offered by Michelle Wolk.	• <u>Hadley Mall &amp; Movie</u> , Date to be determined Have lunch or take a stroll in the warmth of the mall, see a movie.
for this class. We need at least five people in order to hold the class. Fulfill your New Year's goals by loving your body!	<ul> <li>Winter Farmers' Market, Saturdays The Winter Market is at the Northampton Senior Center. Use your SNAP benefits (ask us how to sign up). A breath of fresh air in the winter.</li> <li>Let us know if you would like to go on one of these rips. If you would like to drive for our carpool trips, con- act us at the Senior Center, 268-8407. The program al- ows for a small stipend per trip. You would pick up and leliver folks to their homes. Funded by Highland Valley Elder Services.</li> </ul>
Volunteer Opportunities	Visit the Town of Williamsburg Website!
Reception & Kitchen Help needed, Mon-Thu.	www.burgy.org
<b>Public Relations Volunteer</b> , Help with PR in office or from home.	Facebook: Williamsburg Senior Center
or from home. Volunteer Drivers needed for Medical Rides and Carpools. Companions to help isolated seniors Yard Workers & Snow Shovelers Contact us at 268-8407 or sloomis@burgy.org	<ul> <li><u>To subscribe or to unsubscribe from this newsletter</u>,</li> <li><u>To receive this newsletter by email only</u>,</li> <li><u>To add/remove your phone # from our auto-call list</u>, call the Senior Center and leave your name, address &amp; phone number with your preference at 268-8407 or email sloomis@burgy.org.</li> </ul>

Your donations help support programs such as the Companion Program; provide financial aid to lower fees for programs; and give us the flexibility to add new programs, classes & workshops to benefit our senior population. EVERY donation is important, as are all the VOLUNTEERS who donate their time to help out.

Please consider a tax deductible contribution. If you would like to contribute, please fill out the form below, send it with your check made out to Town of Williamsburg and write "Senior Center program support" in the memo line. We thank you for your continuing support! —Marie Westburg, Director

## The Williamsburg Senior Center counts on YOUR support to continue our programming for local seniors!

I would like to contribute to the Williamsburg Senior Center. My contribution of <u>s</u> is attached. (Please write your check to <u>Town of Williamsburg</u> with "Senior Center program support" on the memo line.)

Name \_\_\_\_\_

Address \_\_\_\_\_

# Thank You for Helping to Support Your Neighbors!

Williamsburg Senior Center/Council on Aging

# <u>5 Tips for Seniors to Stay Warm</u> <u>this Winter</u>

As the body ages, its ability to regulate its own temperature, as well as sense other temperature fluctuations, changes. This can be dangerous for seniors in any extreme temperature, but the cold can be especially insidious. In fact, hypothermia is a real danger for seniors, with over half of all hypothermia deaths occurring among individuals 60 and older, according to the CDC. Many believe that only extreme cold is to blame for hypothermia, when in actuality, mild hypothermia can set in at an outdoor temperature of just 60 degrees.

Here are 5 tips for Seniors to stay warm and safe when the weather turns chilly.

### Don't skimp on heat

It might be tempting to save money by keeping the heat low, but anything lower than a thermostat set at 68 degrees in a poorly insulated house can be dangerous, especially during fall and winter months. Drops in body temperature often cannot be felt, so a senior may not know that they are too cold or be able to take proper action before it's too late.

Seniors should keep the thermostat at a minimum of 68-70 degrees and should take care to properly insulate drafty windows and doors. For those who are concerned about heating costs, state assistance may be available to specifically help seniors with these bills.

### **Avoid heating dangers**

It's tempting to want to stay warm by use of space heaters, fires or electric blankets, but people should take extra care when using these amenities.

Space heaters should always be in a well-ventilated space and at least two feet away from furniture, walls or other flammable objects. It's best to use a space heater that has a timer, as well, just in case turning it off is forgotten. Be careful of any cords, and never rest or hang clothing or other objects on heaters.

Seniors should also avoid using electric blankets at night, since it can be difficult to adjust settings if it gets too warm. Instead, use more blankets, especially down, wool or flannel.

### Wear layers

During colder months, people should wear several layers of clothing. Start with a layer that lies a little closer to the body and made of a fabric that wicks away moisture. For outer layers, wool, flannel or thick sweatshirt material is ideal.

Make sure clothing stays dry throughout the day, as wet fabric will do little to ward off chill. If returning inside after snow or rain, change out of damp layers immediately and replace with dry ones, especially if socks or inner layers have gotten wet.

### Bundle up when going outdoors

Everyone should be careful to bundle up when heading outdoors during colder months. Wear a coat or jacket and pay careful attention to also cover the head (where the most heat escapes), the neck and hands. Wear waterproof or weatherproof shoes or boots to keep feet warm and dry.

Seniors often have trouble regulating temperatures in their extremities and can lose blood circulation to hands and feed quickly. So warm, dry gloves, socks and boots are a must when venturing outside.

### Eat well and exercise

Some Seniors struggle with nutrition, not for lack of wanting to eat well, but because changes to their bodies, medications or ailments can cause appetites to wane. Some also have trouble cooking or struggle making meals for one, and may opt for less nutritious options throughout the year.

But, eating good, whole, nutritious foods in the winter months can go a long way in helping to regulate body temperatures and stay warm. Try hearty soups, roasted vegetables or casseroles during cold months. For people who may not want to (or lack the ability to) cook, several services can provide regular nutritious food, like Meals on Wheels (or Monday Meals to go in Williamsburg).

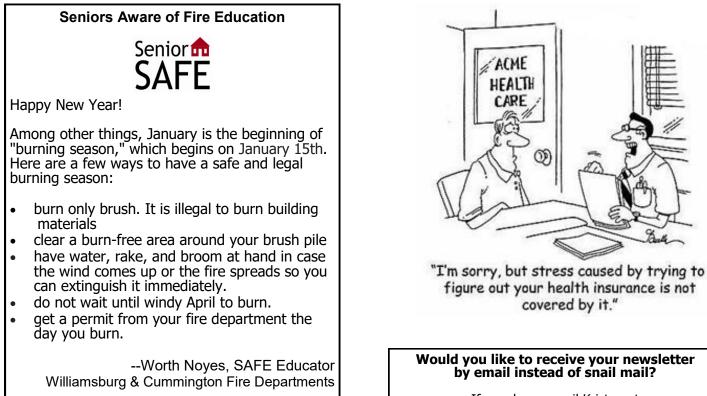
Exercise is also a great way to increase body temperature and appetite for seniors who are able to participate. Check out local Senior Centers for safe and enjoyable activities in the winter.

Written by: <u>Michael Coury</u> www.generationshcm.com/blog/2016/02/5-tips-for-seniors-tostay-warm-this-winter/

### Intergenerational Workshops-Session II with students at Anne T. Dunphy School Wednesdays January 3 — February 7, 3:15-4:30 pm

A great way to enjoy a winter afternoon! Sign up for Yoga, Chess, or the game of Dungeons & Dragons! Imagine adventures fighting dragons and joining with friends for exciting adventures! Cost is \$50 for the session, and financial aid is available. Call the Senior Center to register. Need a ride? We can help arrange one for you. 268-8407.

# **Regional News**



The Senior SAFE program is sponsored by many of your fire departments and the Massachusetts Department of Fire Services. If so, please email Kristen at regionalcoanews@gmail.com to be put on the email list.

### Credit Reports – yes, again,

So I yammer on about us checking our credit reports, and it finally dawned on me that you might be happy to have some ideas on what to look for after you get the things in hand!

1. Check all personal information for accuracy, i.e. spelling of name, social security number, past addresses, work history. For awhile one of the bureaus had Ed's and my social security numbers combined and otherwise messed up. Quite the bother.

2. Look for anything that is not yours! Do you recognize credit cards, a mortgage holder, phone bill company, medical bill, collection item? Is information about all of these correct, including whether any are delinquent?

3. Old information is to be removed by the bureau after a certain amount of time, so check that an old nasty such as a civil judgment is gone after 7 years.

4. Hard inquiries – these indicate someone is trying to access your report to give you credit in some fashion, OR to do mischief. Make sure you recognize these.

Each of the bureaus has a process to follow for correcting errors. Start here for how to do this: <u>www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports.</u> If you have to send them anything with your social security number on it, please send it from the post office in a secure fashion.

P.S. The fourth credit bureau, Innovis, should also be checked; go to <u>Innovis.com</u>. There is also a bureau that financial institutions use to verify bank account management history: <u>ChexSystems.com</u>. I requested a report from both, which were free, and will look at a freeze after I receive the reports. My source - Washington Post Personal Finance column.

As always, give a call if I can help you, Jean O'Neil, TRIAD Committee Member 413-268-2228, jeanoneilmass@gmail.com

### Navigating the murky waters of Medicare drug plans

#### Adapted from article by Steve Maas Boston Globe Correspondent, November 11, 2017

Massachusetts Medicare beneficiaries can change supplement and drug plans until January 23. Massachusetts offers over 20 private drug plans under Medicare Part D. Each plan has its own premium, deductible, and copay, and each has its own list of covered drugs (formulary). About two dozen other plans are offered to members of private Medicare Advantage plans that contract with the government to provide Medicare medical coverage. So why consider a private Part D provider? Medicare cannot negotiate prices with pharmaceutical companies, but private insurers that offer Medicare plans can.

Sometimes, switching plans can save you thousands. Retail drug prices vary widely among plans, even within plans. If you don't review your coverage by January 23 you may be surprised when you first fill a prescription in 2018. You may find a 2017 Tier 1 drug, the cheapest category, has increased to a higher tier and has a higher copay. Or, a drug you once paid at a set copay may now be based on a percentage of a new insurer's negotiated drug price. And, if a manufacturer raises a drug price midyear, your copay can go up.

Having assistance can help with baffling complexities of Medicare, such as varying enrollment dates, penalties for late sign-ups, and a vast choice of subsidy programs. You can get free help navigating Medicare & related health programs by making an appointment directly with a SHINE counselor; everything is confidential. Bring your drug list (including dosages and strengths) and Medicare card.

However, if you're a do-it-yourselfer, Medicare offers an online tool for comparing drug plans on Medicare.gov. You can compare Part D choices using your Medicare number or plugging in your zip code, your pharmacy preferences, and medications. For each plan the Medicare Plan Finder calculates how much you would pay over the course of a year for your medications at your local pharmacies or mail order. The calculation includes premiums, and changing drug copays over time; including the coverage gap (or "doughnut hole"); and for extremely high drug expenditures, the catastrophic phase, when copays drop significantly. Or, you can search a drug-price comparison site, such as goodrx.com, and find less costly options for filling RXs.

The doughnut hole, which will shrink annually until it disappears in 2020, occurs when the combined amount that you and your insurer have paid for drugs has exceeded a preset amount, this year, it's \$3,700. Since private drug plans negotiate different prices, you may hit the doughnut hole under one plan but never come close under another.

If your income & assets are too high to qualify for one of a dozen or so special exemptions you can switch plans mid-year. You may qualify for a program that allows you to switch plans one time outside of the open enrollment period. If you are married with a joint income less than \$48,720, you can sign up for the state-run Prescription Advantage program for free. If your combined income is no more than \$81,200, you can join for a \$200 annual fee. Assets are not considered. Prescription Advantage plans also may limit out-ofpocket expenses and can save you from the perils of the doughnut hole.

For more information contact your COA, pharmacy or visit mass.gov/health-insurance-counseling.

### **Furnace Repairs and Replacements**

If you are eligible for the Fuel Assistance program, you are also eligible for The Heating System Program through Community Action.



**The Heating System Program** is available to all Fuel Assistance-eligible homeowners. The program can pay for emergency heating system repairs, which eliminates the need to obtain and pay for an annual service contract. For systems that are unsafe/inoperable and not repairable, the program can usually pay for entire system replacement. For systems that are inefficient but still operable, Community Action (CA) can often replace when funding and time allows.

Community Action will call the heating system company with an authorization, and the company will bill Community Action directly for the work.

In the heating months of October to (about) April: ~During regular business hours, call 413-376-1115 and leave a message. This line is checked often throughout the day.

~During non-business hours, call your regular servicer and ask if they have a service contract with Community Action (not just a Fuel Assistance contract). If they do, schedule the repair and AL-SO leave CA a message. If they do not have a service contract with Community Action, call around to find one who does, or wait until the regular business hours to call CA.

CA cannot pay for a repair if the service company does not have a contract with Community Action. Please feel free to call CA to determine which servicer you should call in case of emergency. For more information, please call Community Action Energy Programs at: 413-774-2310 or 800-370-0940. Their website is: www.communityaction.us/heating-system-repair.html

# On the Go!

The Northampton Senior Center has arranged the following outings, and you are welcome to join!



\*Please make your reservations early as these trips fill up fast!\* Call Francine Frenier at the Northampton Senior Center: 413-587-1228.

*April 26- Thursday:* **Sister Act**, a musical comedy, will be performed at Westchester Theater in Elmsford, NY. A full luncheon is included. Cost is \$125. There is a \$10 discount if paid in full by March 15.

*May 8- Tuesday:* Maggiano's Cooking Demo & Lunch, and JFK Library Centennial Celebration. Learn tricks of the trade and enjoy a three course family-style luncheon. Then visit the JFK Library for its 100th celebration exhibit. Cost is \$114. There is a \$10 discount if paid in full by March 27.

*May 25-June 4:* **Mt. Rushmore and the Black Hills of South Dakota**, 11 days, via bus, \$950 with double occupancy. Roommates available. Fourteen attractions and sites galore. Pay in installments or pay in full by Feb. 1 and receive a \$25 discount. \$100 Deposit. Trip insurance available.

June 21-Thursday: **The Gilded Age of the Berkshires.** Tour Ventfort Hall and The Mount. Buffet lunch on terrace at The Mount. Cost is \$112. There is a \$10 discount if paid in full by May 7.

June 26-28: **Three Day Tour to Lancaster, PA.** Two shows, Jesus at Sight & Sound and The Wizard of Oz at Dutch Apple Dinner Theater and more. \$434 with double occupancy. Pay in installments or pay in full by April 5th and receive a \$25 discount. \$50 Deposit. Trip insurance available.



### Hilltown Easy Ride Updates

### Shopping in Pittsfield

Our Tuesday Big Y trip to Northampton is popular, but did you know on Thursdays we take shoppers to Pittsfield? For many folks on the Western edge of the Hilltowns such as West Cummington, West Worthington and Plainfield, getting their groceries in Pittsfield makes for a shorter ride.

We would be happy to take suggestions on which stops to make - but once we poll riders, we will have to go with the majority to make it an efficient trip. If you are interested in going on the Pittsfield ride Thursdays for shopping, please let us know at 413-296-4232. We would love to get a core group of 5-7 shoppers on Thursdays just as we have for our Tuesday to Northampton trip; sign up with a friend and save yourself the drive. If you need some assistance shopping, you may have a caregiver, family or friend go with you at no extra cost.

### **COA Group Outings**

We are pleased to announce that we are able to keep the cost of group outings for our COA partners down to \$3-\$5 per person with the generosity of a Highland Valley Elder Services grant. While FRTA subsidizes the driver and gas costs for local shopping and medical rides, we found passing on the full cost of social outings to riders was discouraging use of the van when a trip's true cost came to around \$10-\$12 per person. Using the Highland Valley Elder Services grant to fill that gap is a wonderful solution – we are asking the riders to pay \$3 for a three hour trip, \$4 for a four hour trip, and capped at five hour outings for \$5 per person. Please consider using the van for holiday outings!

### Hilltown Easy Ride Regular Schedule:

**Monday** – medical rides prioritized

**Tuesday** – Big Y in Northampton (we still do medical rides whenever possible on this day)

Wednesday – medical rides prioritized

**Thursday** – shopping in Pittsfield (we still do medical rides whenever possible on this day)

**Friday** – best day to schedule group social outings (we still do medical rides whenever possible on this day)

You must be 60+ to be eligible for the van and fill out a Demand Respond Application with FRTA. We would gladly help you with that process, or you may go on the FRTA website and download an application. It takes about a week to process, and once you get the acceptance letter you can start booking rides.

We are happy to answer questions: **413-296-4536** or **ride@hilltowncdc.org**.

#### Williamsburg Senior Center PO Box 193 Haydenville, MA 01039

PRSRT STD US POSTAGE PAID PERMIT 183 Greenfield MA

#### WILLIAMSBURG COUNCIL ON AGING **ADVISORY BOARD MEMBERS** Jacquelyn Dufresne, Chair Margaret Ricci, Vice Chair Paul Dunphy, Treasurer Daria D'Arienzo ASSOC. MEMBERS James Cahillane Susan Farrell Lawrence West Nancy Winninger SENIOR CENTER STAFF Marie Westburg, Director Fran Goebel, Outreach Coordinator Sherry Loomis, Administrative Asst. Emily Wadham Nutrition Program Coord.

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

# The Chesterfield Council on Aging invites Hilltowners of all ages to:

# **Ring in the New Year!**

International Food Potluck and Country, Folk and Bluegrass music by James Kitchen & Friends

12:30pm Sunday, January 14<sup>th</sup>, 2018 (Music starts at 2pm) Chesterfield Community Center 400 Main Rd., Chesterfield, MA

This community event brings the Hilltowns together with all generations enjoying warmth, friendship and great food. **Bring your favorite international dish to share!** Food from any region is encouraged, from cherished family recipes to your favorite cuisine (*please label your dish w / ingredients.*) The whole family is invited to share in the food and the fun!



James Kitchen has gathered many past performers and some new, including... soprano Claudia Waite. Claudia is an active soloist at the Metropolitan Opera at Lincoln Center in New York City and she will be one of the many talented performers raising money for the Northampton Survival Center and Hilltown Food Pantry.

This event is a benefit for the Hilltown Food Pantry: all honoraria and donations received will go to them. Funded in part by a multigenerational grant awarded by Highland Valley Elder Services to the Chesterfield COA, which coordinates these programs in partnership with: the Westhampton COA, Chesterfield Public Library, CFCEs of Westhampton and Chesterfield, Davenport Childcare, and New Hingham PTO.