

Living Well



September
2021
Newsletter

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

Senior Citizen Profile: Charlotte Otis

In response to our inquiry, Laura Davenport spoke to Charlotte Otis about her life. Laura and Charlotte have been dear friends and neighbors for 18 years. This is what they sent:

Charlotte was born in 1925 on Village Hill, where she has spent the majority of her 96 years with the exception of a few years away for school and in the service. She was the youngest of 5, with 2 brothers and 2 sisters. She grew up until age 15 in the Village's original parsonage that was built in 1760, on her family's farm that was purchased for her parents by her grandfather. In the Winter of 1940, the family house burned in a fire so intense that was said to be visible from the Coolidge Bridge in Northampton.

Despite the loss of the family home, she describes a wonderfully happy and carefree childhood. She dearly loved her older brothers who looked out for her, taught her a great deal on the farm and included her in their fun and adventures. Her brothers built a play cabin in the woods complete with fireplace and chimney, constructed multiple trapezes, made a full-sized tennis court, climbed trees and drove through the fields in the old truck. When Charlotte saw a tricycle her parents couldn't afford in what the kids called "The Monkey Ward Catalogue", her brother, Bob, built her one from materials on the farm. She still wishes she had a picture of that beloved bike.

She never felt left out by her older brothers. And Charlotte recalls always looking up to and admiring her older sisters who were examples of independence and success. Her sister Marjorie decided to convert to Catholicism and went on



to become a nun, and her sister Catherine graduated from Smith College, later working at the Library of Congress in Washington, D.C. Both of her parents fostered independent thinking in their children and valued education. Charlotte never remembers feeling that she couldn't do or be anything she set her mind to. "My parents wanted us to do whatever was interesting to us."

The farm provided everything her family needed through the Depression: they raised chickens, had an apple orchard and numerous fruit trees as well as 2 large vegetable gardens, and her mother preserved everything they needed to get through the Winter. She doesn't remember being called on by her mother to help with many kitchen chores - Charlotte had no interest in cooking, domestic work or hobbies. Her sister Marjorie tried to teach her tating and crocheting, but Charlotte knew it was something she'd never do on her own.

- *Continued on page 4*

Pen Pal Program

The Senior Center has a long-running relationship with the sixth grade class at the Dunphy School. We ran a pen pal program with them for several years before Covid 19 hit, shutting down the school. Now that things are beginning to open up, we hope to restart the program with this year's sixth graders. Initially we get our first letters from the students delivered to the Senior Center and pass them out to the pen pals. Then your responses are collected and given back to the teacher involved to give to the students. You will be assigned one student to write to. There will be 3 or 4 or more opportunities to correspond and one or more opportunities to meet. In the past, pen pals have been invited to the school for lunch and a mixer exercise and more. Pen pals often make lasting relationships with students and the program is very rewarding on both sides! **We are looking for folks 60 and up who want to be pen pals. Please contact us to get on the list!**

Williamsburg Senior Center - 141 Main Street, P.O. Box 193 - Haydenville, MA 01039
Phone: 268-8407 - Hours: Mon - Thurs 8:30 - 2:00 - Email: seniorcenterdirector@burgy.org

SHINE

For insurance issues, call the Senior Center to make an appointment. Leave your name and phone number and we'll let an agent know to contact you.

Veteran's Service Officer

The VA office is open and available. Steve Connor may be reached at his office at **413-587-1299** for appointments.

Foot Nurse *

Piper Sagan is doing foot care at the Senior Center on Tuesdays every other month beginning August 10th. Call us (**268-8407**) to make an appointment, (\$50). Piper can also do foot care in your home, (\$80). Call her at **413-522-8432** for an appointment.

Podiatry

Dr. Coby will begin seeing patients on September 21st, and the third Tuesday of every other month. He accepts insurance for payment. Call us (**268-8407**) for an appointment.

Medical Rides *

The Senior Center drivers are available for your medical rides again! Call us at least 3 days ahead of any rides you need and we will provide a driver. (You can still use PVTAs for medical rides in their vans with Dial-A-Ride Services, (413) 739-7436.)

Rides for shopping/errands can also be scheduled through our **Carpool Program**. See article on right.

Modern/Contemporary Dance

Susan Waltner's dance class is happening Wednesdays at 10:00 am in the auditorium. Contact Susan at swaltner@smith.edu if you'd like to join. Donations are gratefully accepted for the Senior Center Program fund.

Tai Chi

Instructor Marty Phinney is offering Tai Chi Tuesdays at 9:30 and hope to be outside when the weather permits and inside when it is too hot or too wet. Group members or interested others can contact her at **413-268-3228**.

Yoga for You

Yoga classes are led on Zoom Tuesdays at 6 pm. Donations are appreciated. Contact Michele at mo-
rales.wolk@gmail.com.

Strength and Cardio Workouts

Joan Griswold is leading workouts on Zoom Thursdays at 10:15am. Visit her at www.bybhealth.com. Contact the Senior Center to sign up. Donations gratefully accepted through the Senior Center.

Third Thursday Men's Group

Meets at the **Williamsburg Snack Shack** on 3rd Thursdays, 8:30 am. To join, email Larry West (landwest3315@yahoo.com), and be one of the "guys!"

Highland Valley Meals

Packaged meals are delivered Mon-Fri. Call the Senior Center to register. Suggested donation, \$3/ meal. (can be paid weekly or monthly to Highland Valley)

Brown Bag: Food for Elders

This program provides a free bag of healthy groceries to eligible seniors once a month at the Senior Center. Call the Food Bank at **413-247-9738** or **800-247-9632** or download a printable application at https://www.foodbankwma.org. (Click on the Get Help tab and select Brown Bag.) Send applications to: The Food Bank of Western Massachusetts, P.O. Box 160, Hatfield, MA 01038.

Take and Eat

Two area churches are providing freshly made meals delivered every Saturday. Contact the senior center to find out more or to sign up.

Wellness Calls

The Williamsburg Senior Center is still making friendly calls. If you are feeling lonely, or would like check-up calls, we'll add you to our call list. (**268-8407**)

Medical and Carpool Rides Update*

Our drivers are back in business and ready to help you out! **To make these programs work more efficiently, we have a few guidelines:**

- **Please schedule your rides at least 3 days ahead** in order for us to find you a driver.
- **Requests for drivers must be made between 8:30 and 2, Mondays-Thursdays.** Calls will be returned within one or two business days.
- All rides **must be reserved through the Senior Center**, within the hours stated. **If a call doesn't come through the office, the driver risks not getting paid for the trip.**
- Since we are in the office regularly now, **please do not call employees' home phone numbers.**

**Let's work together to
make these programs work for you!**

Funding: Medical rides are paid by Pioneer Valley Transit Authority. Carpool rides are funded by Highland Valley Elder Services.

Fall Foliage Mystery Ride, Anyone?



Before the pandemic, we did several Fall Foliage Mystery rides. Usually, a staff member would plan out a route and she and other drivers would take a group of folks for a drive in the country, enjoying the lovely foliage and finishing up with a lunch in a restaurant on the way. We are hoping to plan this, depending on our status with Covid 19, in early October. Stay tuned for info in the next newsletter! **Contact us to show interest at sloomis@burgy.org**

Did You Know?

I was amazed to learn that there are a variety of programs that can help offset local property taxes:

◆The Elderly Exemption program: Is available for people over 70 years of age with income and asset restrictions (single-\$18,000 and assets below \$35,000, married-\$25,000 and assets below \$50,000). The following amounts should be deducted when computing the gross receipts for applicants who received income from Federal social security or railroad retirement, or from government employee pensions, annuities or retirement plans for all of 2020: annual worker \$4911, spouse \$2426 (total of \$7367).

◆Veteran's Exemption: Up to \$400 per year for a veteran with at least a 10% service related disability and \$1000 for a veteran with a 100% service related disability.

◆Blind Exemption: Legally blind individuals can also be eligible for a \$437.50 adjustment. For more information on these programs, please email assessors@burgy.org or call 268-8403. Forms for these programs are on **Burgy.org** in the Assessors page.

◆Additionally: The Williamsburg Senior Volunteer Tax Relief Program allows eligible taxpayers to receive a reduction in their property taxes in exchange for volunteer work for the Town. The reduction may be for up to \$1500 per household per year and is based on the hours worked and a rate equal to the Massachusetts minimum wage. Please note that the Federal government regards the amount earned as taxable income.

Participants for the Senior Volunteer Program must be at least 60 years old, residents of Williamsburg, and have household income under \$50,000. For more information please email: selectmen@burgy.org or call 268.8400, option 0, option 1.

Labor Day is a federal holiday in the United States celebrated on the first Monday in September to honor and recognize the American labor movement and the works and contributions of laborers to the development and achievements of the United States. It is the Monday of the long weekend known as Labor Day Weekend.

Beginning in the late 19th century, as the trade union and labor movements grew, trade unionists proposed that a day be set aside to celebrate labor. "Labor Day" was promoted by the Central Labor Union and the Knights of Labor, which organized the first parade in New York City. In 1887, Oregon was the first state of the United States to make it an official public holiday. By the time it became an official federal holiday in 1894, thirty states in the United States officially celebrated Labor Day.

https://en.wikipedia.org/wiki/Labor_Day



Visit the Town of Williamsburg

Website: www.burgy.org

Facebook: Williamsburg Senior Center

To subscribe or unsubscribe from this newsletter, or receive it by email only, call us, leaving

your name, address and phone number, or

Email: sloomis@burgy.org, Ph-268-8407.

The Senior Center is grateful for your generous donations! If you would like to contribute, please fill out form below and send your donation to Williamsburg Senior Center, PO Box 193, Haydenville, MA 01039.

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 \$_____ is attached.
(Please write your check to **Town of Williamsburg** with "Senior Center program support" on the memo line.)

Name _____

Address _____

Thank You for Helping Us Support Our Neighbors!

- Continued from page 1

"They expected girls to be interested in those things and in marriage. I wasn't into that - I knew what I wanted. I wanted to be a nurse." "My brothers used to kid me and say I was too young to know what I wanted and that I would change my mind. Oh, no, I'd say I know just what I want."

Charlotte enrolled in the Cooley Dickinson School of Nursing when she was 18, in 1943. While there, she was sent on affiliation to the New England Hospital for Women and Children in Roxbury because there weren't enough children to work with at Cooley Dickinson. The hospital in Roxbury was fully staffed by women doctors and run by women administrators which was quite foreign to Charlotte. "I started out very prejudiced because all I'd known were male doctors - except for a few". "I got over my prejudice pretty quickly, once I saw them in action". During her time at New England Hospital for Women and Children, Charlotte contracted Rheumatic Fever. She stayed there during her 8-month recuperation, confined to bed and not allowed to lift her arms to do anything, including reading and eating, to allow her heart to recover. "Suddenly, I was the one being fed, instead of the one doing the feeding!" She remembers seeing the other nursing students walking from their residence to the hospital in the morning, wishing she were with them. Charlotte describes this difficult disruption to her nursing education as a lesson in patience, and her infinitely patient nature is surely, in part, rooted in that experience.

At that time, she was told by doctors that she would "die fairly young" as a result of the Rheumatic Fever. She jokes now, at 96, that those doctors are all long-gone. She was, however, forced to give up many activities such as tennis, having been part of an athletic family all her life.

She came home to Williamsburg to complete her recuperation. Dr. Ruth Hemenway knew about her situation, and offered to take her on house-call rounds through the Hilltowns which Charlotte loved. Dr. Hemenway was a highly-respected role model for Charlotte. "I learned so much about medicine from her; she was impressive".

Charlotte's illness delayed her education by a year, but she graduated from the Cooley Dickinson School of Nursing in 1947.

She went on to get her Bachelors degree at Catholic University in Washington, DC, and later, her Masters at UMass, Amherst.

Charlotte worked as a Head Nurse at Garfield Memorial Hospital, in Washington DC for 3 years while living in Virginia. She served in the Army Nurse Corps to help pay for her education, and was promoted to First Lieutenant. She served in Colorado and Texas, and enjoys recalling her time at Fort Hood when a soldier named Elvis Presley was also stationed there. She remembers having to keep an eye on the young nurses who wanted to catch a glimpse of Elvis coming and going from his barracks.

Charlotte went on to be connected with Cooley Dickinson for more than 2 decades, working as a head nurse and nursing instructor, then as Assistant Director of the School of Nursing, and, finally as its Director when the school closed in 1975. She also worked for the Springfield Visiting Nurses Association, the VA in Leeds until retiring in 1988, and the Springfield Municipal Hospital as an instructor.

Charlotte was always sure she would achieve her goal of becoming a nurse, and remembers fondly everyone who helped her along the way. She never felt that obstacles were insurmountable as a woman, even when they were challenging. She remembers one such incident of being held back because she was a woman - in 1969 when she wanted a bank loan. Her friend, Ginny Daggett - as well as Ginny's boys and dog, Pepsi - moved into Charlotte's small home on Village Hill Road, and Charlotte decided to build on an addition. "At that time, banks wouldn't give a loan to a single woman, even if she had a good job. You had to have a husband to sign." She went from bank to bank until she had success. Charlotte and Ginny - both nurses - helped each other through school and shared many interests such as gardening, birding and the Meekins Library. They enjoyed trips to the Maine Coast each Summer.

Never having lost her interest in sports, Charlotte continues to enjoy watching UConn women's basketball as well as the Red Sox. She likes listening to classical music - and Peter, Paul and Mary, watching the news, and listening to books on local history. She is always interested in people and their stories. Charlotte's easy laugh and kind nature are a delight to us all.



Seniors Aware of Fire Education



September is here; and that means that the local schools are opening up, and with them, school buses will be on the road mornings and afternoons. Why do I bring this up in the Senior SAFE column?

Every week somewhere in our state people are driving past school buses with their red lights blinking; some people run through the amber warning lights on school buses like they do trying to beat getting caught in a red light. That is not you, is it?

'Tis the season to be on the lookout for the school buses that stop on the roads in your community. Ambulances and fire trucks are not allowed to pass a school bus showing its red lights. Kids' lives are at stake.

Have a SAFE end of summer.

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

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

Crabby Road

9-21-11



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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!

Passwords!

I did warn you last time this was coming... these irritating strings of letters and numbers and symbols are part of life that we didn't used to have to deal with, but, boy howdy, they are here now! And the more careful we are with them to be safe, the more work it is. Passwords and passcodes open our computer and phone and let us into our financial and life management web pages. It is tempting to use a simple password and always the same one, but that makes access to your information much easier for the hackers and scammers. What to do?

First, set up different passwords for different access, e.g., the bank has one and your insurance company has another, social media still another. Second, avoid the most obvious passwords such as any of your personal information, favorite pet, abc123, the word "Password". There are lists of the top 50 passwords to avoid. Hint – those lists are part of the computer program the scammers run to figure you out.

Third, add some difficulty for the schmuck trying to get into your accounts. One way is to use a sentence in abbreviated form. Example: Gmtvborc! MyPrahgia4s. Translation: Grandma made the very best oatmeal raisin cookies! My Parents raised a huge garden in all 4 seasons. Note to any scammer reading this – while these sentences are true for me, I am NOT using them as passwords!

There may be improved password management options for us in the future, but we need to be proactive now. Please check your passwords.

Still Again, Carefully,

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

September's Good News

By Deborah Hollingworth

I think sometimes we forget that because we are Massachusetts residents, we have access to affordable health insurance. If you are under 65, not eligible for Medicare, and have limited income, then you can enroll in a subsidized health insurance plan through the Massachusetts Connector. If you are 65 or older, and eligible for Medicare, you can enroll in a Medicare plan that will cover our Rx, hospitalizations and other medical services.

Let's talk about the Connector. You can check this out online. Just Google: Massachusetts Health Connector. Connector plans monthly premium costs are on a sliding fee scale, pegged to your income. Eligibility requirements do not count assets. This has been particularly helpful this past year with several callers asking what they can do for insurance if they decide to quit working, or reduce their employment hours to the point where they wouldn't have insurance coverage. In Massachusetts, we do not have to wait until we are 65 to retire and get Medicare for health insurance. We can choose to give up our employment, check out the Connector Marketplace and enroll in a Connector plan. Because it's based on your earnings, your plan will be affordable. Check with your doctor's office to see which Connector plan they bill.

Let's talk about Medicare. If you are 65 or older, and have paid into social security for 40 quarters (10 years) you will be eligible for Medicare. If you are 65 or older and haven't paid into social security, but are married to someone who has, you will be eligible for Medicare through your spouse's work history. (Just like being eligible for a social security retirement benefit based on your spouses work history.)

Medicare pays for about 80% of your medical expenses, except for Rx. You are mandated to have Rx coverage. So if you are a veteran, you might get your Rx as part of your VA benefits. If you have a retirement pension that has Rx coverage, you're all set. But if not, you still have to have Rx coverage....so you can enroll in a Medicare D plan. The least expensive plan this year is \$7.20/month. There are 27 plans for our area, and all have different monthly premiums. A SHINE counselor can help you sort out which Medicare D plan works best for you, depending on what Rx you take.

But you can also enroll in a Medicare Advantage plan that enhances your Medicare benefits and also offers Rx coverage. There are Medicare Advantage plans that have a zero monthly premium. Doesn't get more affordable than that.

What's IMPORTANT here is that neither of these options, the Connector, or Medicare....count assets. So whether you are over 65, or not yet 65....as long as you are a Massachusetts resident, and you have limited income.....there's affordable health insurance for you.

A SHINE counselor can help you sort through the options. You can contact your senior center to find a SHINE counselor nearest you.



"It's a pacemaker for your heart.
Plus, you can download apps for your liver,
kidneys, lungs, and pancreas!"

September is Fall Prevention Awareness Month

6 Steps to Prevent a Fall

Every 11 seconds, an older adult is seen in an emergency department for a fall-related injury. Many falls are preventable. Stay safe with these tips!

- Find a good balance and exercise program to build balance, strength and flexibility. Contact your local senior center. Find a program you like and take a friend.
- Talk to your health care provider. Ask for an assessment of your risk of falling. Share your history of recent falls.
- Regularly review your medications with your doctor or pharmacist. Make sure side effects aren't increasing your risk of falling. Take medications only as prescribed.
- Get your vision and hearing checked annually and update your eyeglasses. Your eyes and ears are key to keeping you on your feet.
- Keep your home safe. Remove tripping hazards, increase lighting, make stairs safe, install grab bars in key areas.
- Talk to your family members. Enlist their support in taking simple steps to stay safe. Falls are not just a senior issue.

NCOA, National Council on Aging
To learn more, visit ncoa.org/FallsPrevention.

On the Road Again..



Here is a brief outline of upcoming bus trips. Please know nothing is written in stone and things can change. Some trips are originating from the Southampton Council on Aging, but Francine will be the contact person for all trips mentioned below.

The Chesterfield COA is offering a \$20 refund on any non-sponsored Chesterfield trips listed here (*) to folks 60 years of age and older.

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 or call 413-296-4291. Please make your interest known 4-6 weeks prior to the trips so plans can be confirmed.

- ⇒ **September 20.** Big E, \$12 for Chesterfield seniors age 60 and older, \$15 for other adults from Chesterfield and any other community. Free entertainment: Rainer Martin in ***The Donna Summer Experience***. Door to door service, 2 pickup locations COA & Elks Lots, no parking fee, driver tip included. Payment due now.
- ⇒ **September 21.** Guided tour of **Quabbin Reservoir** & Lunch at Salem Cross Inn, shopping stop at Oakwood Farm Christmas Barn- \$68 due now.* (Price correction).
- ⇒ **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 by September 17.
- ⇒ **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 \$133 *if paid in full by 9/30/21*. Seating is limited.*
- ⇒ **December 7.** **Nashville Christmas Show** & luncheon at the Log Cabin. Country Jambo-ree 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 late lunch prior to tour of **Bright Nights**, Springfield, MA. Cost to be determined.*

Chesterfield Council on Aging DAY TRIP A Visit to Mystic Seaport Museum and Nautical Village

Wednesday October 6, 2021



Chesterfield Seniors (age 60 or over) **\$15**

Other Chesterfield adults **\$25**

Open to adults from all communities for **\$25**
Vaccination Strongly Recommended/CDC Covid

Protocols at the time will be followed

No refunds due to bargain price

Seating is Limited to 30

**Trip includes round trip transportation,
entrance fee to the Seaport grounds,
driver gratuity. Other fees listed below.**

Join us at the Mystic Seaport Museum in Connecticut, the largest maritime museum in the U.S. for a private tour of the Restoration Shipyard to see antique wooden sea-going vessels under restoration. Wander the seaport on your own, enjoying the history and ambiance of an 1800s working seaport with more than 60 historic buildings. Sit on the common and listen to the Seaport Sea Shanty Singers belting out old sea shanties.

Watch the lowering of a whaleboat from the Charles Morgan, the oldest existing whaling ship in the world, and watch a crew maneuver the whaleboat. Observe a blacksmith working iron to create tools and artworks or tour vessels on site at the nautical village.

Take a sail on the Breck Marshall Catboat or go for a row on the antique classic rowing boat. There is something at Mystic Seaport for everyone to see and do.

Lunch on your own -- onsite cafeteria,
reasonable prices, many food choices

**Meet the Bus: 7AM COA parking lot
400 Main Rd. Chesterfield, Ma**

**2nd Pickup: 7:45AM Elks Parking Lot
17 Spring St. Florence, MA**

Arrive @ Mystic around 10AM

**Bus Leaves: 4PM Mystic Seaport with
expected return of 6:30PM**

For reservations: call Francine Frenier @ 296-4291
or call the COA @ 296-4007

Cash or checks payable to COA due
by **September 17.**

Williamsburg Senior Center
141 Main Street
P.O. Box 193
Haydenville, MA 01039

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Our Many Volunteers

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

Saturday, September 25th, 9-3pm

Fall / Winter Clothing Exchange

Goshen Congregational Church
45 Main St., Goshen

Keep your family warm without spending a cent! Drop off your washed, gently-used men's, women's and children's fall/winter clothing and accessories at the church on Wednesday and Friday mornings (call Laura at 268-7005 to arrange a time), then come back to shop on Sat. the 25th from 9am-3pm! All are invited to participate whether you donate clothes or not.



"Please hold while we bring you the complete works of Johann Sebastian Bach."

