

Living Well



Newsletter
January
2024

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



Happy New Year, 2024

We wish you Warmth and Coziness this winter!

Are You Turning 65 This Year?

If so, do you know you are eligible and that you should sign up for Medicare three months before your 65th birthday?

Most people become eligible for Medicare when they turn 65. Your Medicare enrollment steps will differ depending on whether or not you are collecting retirement benefits when you enter your Initial Enrollment Period (IEP). If you are receiving Social Security retirement benefits or Railroad Retirement benefits, you should be automatically enrolled in both Medicare Part A and Part B. Here is a link for more information:

<https://www.medicareinteractive.org/.../how-to-enroll-in-medicare-if-you-are-turning-65>

For example, if you turn 65 on July 4, 2024, the enrollment window is open from April 1 to October 30. If you miss this deadline, you may have to pay higher premiums for Medicare Part B, which covers doctor bills, outpatient fees and other medical expenses:

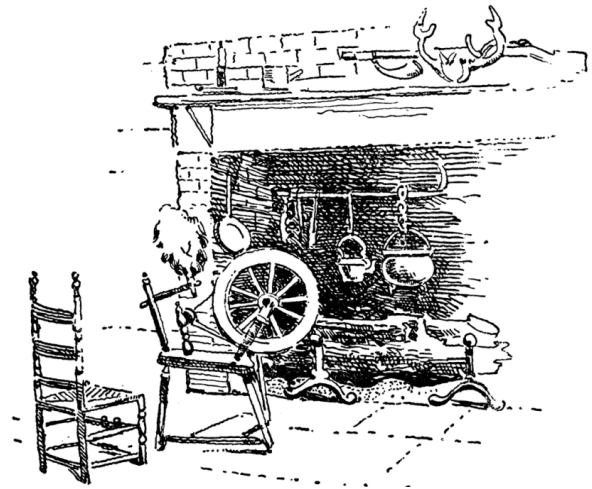
<https://www.aarp.org/retirement/social-security/questions-answers/65-this-year-When-should-I-apply-Medicare.html>

Although there is a 7-month window to sign up for Medicare (3 months before your birthday, your birthday month, and 3 months after your birthday), if you wait and sign up in those 3 months after your birthday, there is a delay in when your coverage will start. If you sign up before your birthday, your coverage will start the first day of your birthday month.

You do not have to worry about incurring a penalty for late sign up if you are still working and covered by your employer's health insurance, or if you are married and covered under your spouse's work insurance.
—Melissa Wilson

The Digital Divide

In August of 2023, the Northern Hilltown Consortium (7 hilltown senior centers of which Burgy is a member) received a grant award (nearly \$300,000) to fund our program titled "Closing the Rural Aging Digital Divide, Supporting Access to a Digital World."



Fuel Assistance

Pioneer Valley Community Action assists income eligible participants with home heating expenses. Eligibility is determined by family size and annual household income (example: a one person household's annual income can range from \$14,580 - \$45,392). Contact the program at **423-774-2310** or **800-370-0940** to make an appointment. More info can be found at www.communityaction.us/fuel-assistance. Applications can be done online.

You can also contact the Senior Center for more information or help filling out an application at **268-8410**. It is possible that the fuel assistance program can help with other expenses related to your energy system, too.

Find more Warm and Cozy suggestions on page 3



Please see the Regional Section (pg. 4-8) of this newsletter for a more detailed description of what the program can help you with. Whether it is purchasing devices, learning how to use them, or perhaps affordability, this grant is hoping to address the digital divide. Technology use can simplify and enhance our daily lives.

Williamsburg Senior Center - 141 Main Street, P.O. Box 193, Haydenville, MA 01039
Phone: 268-8407 or 8410 ~ Hours: Mon - Thurs, 8:30 - 2:00 ~ Email: seniorcenterdirector@burgy.org

SHINE

SHINE can help you with Medicare and Medicare-related insurance issues. If you want to speak to a SHINE agent, call the Senior Center to make an appointment. Leave your name and phone number and we'll have an agent contact you.

Veteran's Service Officer

VA office hours are back! Stop in to see our rep, Dan Nye on 1st & 3rd Wednesdays, 11:30—1:00, or call **413-587-1299** for appointments.

Brown Bag: Food for Elders

Eligible seniors can get a free bag of groceries on 2nd Thursdays at the Senior Center. Call the Food Bank at **413-247-9738** or **800-247-9632** or download an application at <https://www.foodbankwma.org>. Send applications to: The Food Bank of Western Massachusetts, P.O. Box 160, Hatfield, MA 01038.

Congregate Meals

Meals are being served in the Senior Café Mondays—Thursdays! Fridays are by delivery only. On **Mondays and Thursdays we make fresh-cooked meals**, and Tuesdays and Wednesdays we get meals from Highland Valley Elder Services. **Please join us! Contact Tamar at 268-8419, 2-3 days ahead to reserve a meal.**

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.

Foot Nurse *

Piper Sagan is doing foot care at the Senior Center **February 13th** and the second Tuesday every other (even) month. 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.

Hilltown Elder Network

Also known as the **HEN Program**, is available from the Hilltown Community Development Corporation for house-keeping and other duties. Call the coordinator, **Fran, at 268-7411** for more info.

Medical Rides

Senior Center drivers are available for your medical rides funded by **PVTA**. **Call us at least 3 days ahead** and we will provide a driver. (You can also use their **Dial-A-Ride Services, 413-739-7436.**)

Carpool Rides

Rides for shopping/errands can be scheduled through our **Carpool Program**. **Call us at least 3 days ahead** and we will try our best to provide you a driver.

Companion Program/Friendly Visits

Would you or someone you know benefit from a friendly visit or a regular companion? We can set it up for you! Contact us for more info.

The Carpool & Companion programs are provided by a Title III Grant through Highland Valley Elder Services.

Wellness Calls

The Williamsburg Senior Center makes friendly calls. If you are feeling lonely, or would like check-up calls, we'll add you to our call list. (**268-8419**)

Modern/Contemporary Dance

Susan Waltner's very popular dance class happens on **Wednesdays at 10:00 am** in the auditorium or on the lawn. Contact her at swaltner@smith.edu if you would like to join. Donations gratefully accepted.

Tai Chi

Marty Phinney offers Tai Chi outside or in the auditorium, **Tuesdays, 9:30 am**. Members or interested folks can contact her at **413-268-3228**. Donations gratefully accepted.

Healthy Bones & Balance

Mary Bisbee leads HB&B on **Mondays at 1 pm** (except holidays) and **Thursdays at 9:30 am in the Auditorium**. Call the Senior Center to sign up or stop in to check it out! This **free class** is sponsored by RSVP.

Strength and Cardio Workouts

Joan Griswold is leading workouts via Zoom **Thursdays at 10:15 am**. Visit her at www.bybhealth.com to sign up. Other hours may also be available.

Men's Group

Meets at the **Williamsburg Snack Shack** on **3rd Thursdays at 8:30 am (Jan. 18th)**. To join, email **Larry West (landwest3315@yahoo.com)**, and become one of the "guys!"

Ladies Who Lunch

Meets at the **Williamsburg Snack Shack** on **3rd Fridays at 11:30 am (Jan. 19th)**. Please stop in and join us or call **268-8407 for info**. (Look for our sign!)

Technology Program

Need help using your cell phone, computer or other devices? The Senior Center can help! Volunteers work one-on-one with folks and arrange a time that works for both parties. **Contact the office at 413-268-8407 to schedule an appointment.**

We are Sad to Announce that Our Podiatrist, Dr Michael Coby, Passed Away in October

He had provided on-site, low-cost or free podiatric services at many Senior Centers (including ours) around Massachusetts. This service has been invaluable to Seniors and it is doubtful that we'll be able to find another Podiatrist to fill this position. If you are in need of services you will need to find a local Podiatrist in the area and see them in their office or **contact us to make an appointment with our Foot Nurse, Piper Sagan.***

Piper describes her services: "As a RN and Certified Foot Care Specialist I provide medically based foot care.

An appointment includes assessment of foot structure, skin and toenails. Quality of circulation is determined by visual inspection and palpation of pedal pulses. Any areas of concern or discomfort of the feet are also addressed.

Nails are clipped and filed. Dystrophic nails are thinned. Painful corns and calluses are reduced. The visit ends with a massage with a specially formulated blend of essential oils.

Recommendations to see primary care, podiatry, or wound care are provided as needed as well as recommendations for changes in foot wear."





*Tina Thomas helps Steve Smith draw a winner in the luncheon raffle. Thanks to Steve and the Williamsburg Market for the donation of a gift certificate to the winner.

Café News

If you've never had lunch in the Senior Center Café, consider stopping by to see what it's all about!

One thing it's about is good food: Home cooked meals on Mondays and Thursdays and prepared meals by Highland Valley Elder Services on Tuesday and Wednesdays.

The other thing is camaraderie: Come to visit your neighbors and friends. Make new friends! Spend an hour visiting and get involved in lively conversation. Stay for programs; music, storytellers, **monthly raffle*** and other events.

We look forward to seeing you in the Café. Please call Tamar at least a day ahead to make sure we have a meal for you - 413-268-8419. **See you soon!**

Note: No lunches will be served on Jan. 1st (Happy New Year!) and Jan. 15th (Martin Luther King Jr. Day) The office will also be closed.



Wear footwear with slip-resistant soles and good treads.

Adjust your pace to account for surface conditions.

Walk like a Penguin. Extend arms to the side and point feet slightly outward.

Pay attention to where you're stepping.

Safety is everyone's responsibility. Prevent falls.

Be Safe This Winter!

Winter is harsh for most people. If you use a cane, it can be exceptionally hard to navigate in icy, snowy conditions. There are devices you can put on your cane with spikes on them that can give you a little more traction walking on icy walks. They can be purchased in most hardware stores.

Make sure your walks are cleared of snow and sand for your safety and that of anyone who delivers to your home.

Keep your cell phone, tablets, laptops and iPads charged. Consider purchasing a power pack (external battery charger) in case there is an extended power failure.

—Carol Hendricks

The Williamsburg Senior Center relies on donations from the community to support our well-attended programs and events. If you would like to donate, there are three ways to contribute:

1. Donate online via Unipay at www.burgy.org/senior-center;
2. Drop off your donation in person during business hours,
3. Mail a 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 _____

Phone _____ Email _____

Thank You for Helping Us Support Our Neighbors!

Williamsburg Residents Invited to Community Meetings for Town Planning

Seeking input for a Comprehensive Plan for the town, the Williamsburg Planning Board is inviting residents to a series of Community Meetings this winter.

After an excellent turnout to the kickoff meeting on Nov. 30, the upcoming agenda includes four different meetings focused on specific topic areas, and a final wrap-up meeting:

1. Focus: Cultural and Historical Features – Thursday, January 11
2. Focus: Transportation, Town Services, and Facilities – Thursday, January 25
3. Focus: Housing – Thursday, February 8
4. Focus: Economic Opportunities – Thursday, February 22
(Makeup day if any above are canceled: Feb. 29.)
5. General Community Meeting / Wrap-up – Saturday, March 23 - *in the morning*

The four Focus-group meetings will take place at the Anne T. Dunphy Elementary School, from 6:00 – 8:00 PM

We strongly request every citizen in town to participate! Your voices at these meetings will help us create a plan to align future town decisions with Williamsburg's needs and goals.

For more information about these community engagement efforts, please contact **Ken Comia at the Pioneer Valley Planning Commission at (413) 781-6045 or by email at kcomia@pvpc.org or Steve Smith, Planning Board Chair, at 413-230-8060.**

A Few Events of 2023



Correction: The December newsletter printed a list of holidays. The date for Hanukkah was incorrectly listed. The correct dates were December 7th through 15th for 2023. Please accept our apologies.

January 15th: Martin Luther King Jr. Day

was established as a federal holiday in the United States in 1983, after years of advocacy and activism by supporters of Dr. King's legacy. The holiday was first observed on January 20, 1986, and has since become a day to remember Dr. King's leadership in the civil rights movement and his dedication to achieving racial equality through nonviolent means.

Get the Digital Version!

You can get a color digital image (a pdf download of this newsletter) along with, or instead of a paper copy! As postage rates go up and grant funding goes down, we may resort to digital copies more and more. Join a list of your neighbors who already get digital copies!

Visit our website, www.burgy.org or our Facebook Group: [Williamsburg Senior Center](https://www.facebook.com/WilliamsburgSeniorCenter)

To subscribe or unsubscribe from this newsletter or receive a digital copy by email, contact us, leaving your name, email address and phone number at 268-8410, or sloomis@burgy.org.



Good News for those suffering from Buyer's Remorse

By Deb Hollingworth

During Open Enrollment for Medicare, Oct. 15 - Dec. 7th, we were bombarded with advertising about those Flex cards and all the benefits they could provide—money for groceries, over the counter meds, some even said money for your utility bills? We got ads in our mailbox, on tv, in our email and on Instagram. It seemed relentless. And maybe you checked on "want more information" or maybe you even called the phone number on your screen and now you find you have enrolled in a Medicare Advantage Plan.



I'm guilty of having a bad attitude about Medicare Advantage plans. I know they offer additional benefits that you can't get with just "original Medicare A & B". Most offer Rx coverage and now these Flex card benefits, but like some good things, we should look this gift horse in the mouth.

Advantage plans used to be called Medicare Managed Care plans because that's what they do: they manage your Medicare benefit, which is why you need to get a referral from your doctor in order to see a specialist, or a referral for some medical procedures. But the most worrisome detail is that not all hospitals and not all doctors accept them. And you may have the unwelcome surprise if you sign up and then discover your doctor or hospital doesn't accept your Advantage Plan. So you would be charged an out of network co-pay for services, or in some cases, just billed for the whole cost of care because your Advantage plan doesn't cover that doctor, that hospital or that treatment.

Good News: from January 1st to March 31st each year we are given a time to dump our Medicare Advantage plan if we don't like it. And we can switch back to original Medicare A & B and enroll in a Medicare D plan for Rx coverage, or we can switch to another Advantage Plan where our doctor(s) and hospital(s) are in network.

NOTE: While Health New England and BlueCross Advantage plans have contracts with Baystate hospital and Baystate providers, other Advantage plans in our area do not.

If you want more information, you can contact your senior center and ask for a SHINE counselor appointment. Meanwhile, if you have signed up for an Advantage plan, check with your doctor to see if he/she is in network and can bill your Plan.

Seniors Aware of Fire Education

One New Year's resolution that can save your family's lives is to create your own home escape plan. Here are a few things to consider when you do this:



- Plan two ways out of each room in your house. Windows can be a way out if necessary. Draw the escape routes on graph paper and post where it can be seen.
- If you cannot get out the door safely, go to a window and get out if you can do so safely and, if not, signal for help at the window.
- Teach your grandchildren to never hide under the bed or in a closet, but to go to the window and signal for help.
- If you have to go through smoke, get low and go. The clearer, cleaner air will be up to 18 inches off the floor.
- Set up a meeting place outside the house where everyone should gather after getting out of the house. You will be happy and so would the firefighters knowing that everyone is safely out of the fire.
- Once out, stay out. Do not go back into a burning building for anything.
- Call the fire department (911) once you are outside, using your cell phone or a neighbor's phone.
- Put your home escape plan into action. Do a home fire drill twice a year, ending up at your meeting place.

Have a S.A.F.E. New Year!

--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.

Highland Valley Elder Services serves older adults and their families through collaboration, education, advocacy and a range of programs designed to support them where they live. One of the many ways we support older adults to live safely in the community is through administering the Frail Elder Waiver. This is a Home and Community Based Waiver Program designed to make in-home services and supports available to frail elders in Massachusetts, 60 and over, who meet the level of care for a nursing facility but prefer to remain in the community. These services and supports are available through the Medicaid plan. Individuals clinically eligible for this waiver will also have a higher income threshold for accessing Medicaid services in the state.

To learn more about the Frail Elder Waiver, or to schedule a free consultation with a Certified Application Counselor, please call:

413-586-2000.

For more information on the range of programs and services we offer, please visit our website

highlandvalley.org/



Highland Valley
ELDER SERVICES

The Book- Part 5. Wrap-Up

By Jean O' Neil and Deb Hollingworth

Here we are, grappling with New Year's resolutions, wanting to make THIS the year we get organized. Well, you may be quite pleased (or is that relieved?) to know we are almost done with this topic. In the past four newsletters we have attempted to lay out a road map to getting all our important information collected and sorted. If tackling all this was hard, let us suggest that the trick is to start with small bits at a time.

Maybe take each Part and divide it up. Set a goal of getting all our "Emergency Information" together in one place, and while we are at it, get the File of Life on our refrigerator. Then take a month and work on Assets, another month for Liabilities, another to dealing with the Wallet issue, then break up the House matters (Overhead, Management, Improvements). Get a print copy of all the previous Parts articles and check things off as you do them.

There are two other points to consider. First, for your circumstance, is there anything you think is useful that we didn't list?

And along the lines of final wrap-up planning, include documents on burial insurance, cemetery plots, and designated funeral home. Be very clear about how you want your body treated. Explain the location of any life insurance policy. Add any personal wishes that are not already recorded, perhaps some music you would like played at your farewell. On top of these folders or notebook sections should be contact information for who to call and their relationship to you.

Now, why have we spent so much time on this, as in *Why Bother?! Surely there must be something more interesting and fun to do?* Well, yes, but we need this information to:

1. Keep us safe and functioning. It aid a friend or family member in helping us if we are incapacitated.
2. Apply for benefits like affordable health insurance, Circuit Breaker property tax rebate, SNAP, or fuel assistance.
3. Have this information in case we need to check on household bills or budget when they get paid. So when you get billed twice for your tax prep, you can quickly locate the "paid" receipt. Or when your home owners insurance bill doesn't arrive, you can put your hands on last year's bill and the name/phone number of your agent.
4. If we want to do estate planning or if we have a financial planner, some of this information is necessary for them to work with us.
5. Being more organized can be a major stress reducer.

If you make this your New Year's resolution and want copies of past chapters or the Table of Contents for getting organized, you can ask your senior center. In Goshen, you can ask for a "critical information" binder.

Good luck and know that just getting started is the hard part.

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!



TECH CONNECT

SUCCESS FOR OLDER ADULTS



A new program from the Northern Hilltowns
COA's offering technology access and education

● BROADBAND & DEVICE FUNDING

Support for device and internet access

● TECHNOLOGY SUPPORT

Dedicated help from trained
tech coaches

● CLASSES AND EVENTS

Tech exploration events, targeted
trainings, and more



413-296-5080



coatechhelp@gmail.com

On the Road Again...

2024 Trips



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

Day Trip April 5 or 15th. Culinary Institute of America-- Enjoy a "CIA" experience with lunch at Catarina DeMedici. Free time to explore the bookstore and bake shop. The \$125 Payment to Francine Frenier is due by February 20th. Please mail a check to the address above. This trip will depart from S. Hadley.

Day Trip Tuesday, May 14. Neil Diamond -The Tribute from Las Vegas - Rob Garrett, known as the King of Diamonds, performs at the Aqua Turf Club, CT. Family style meal of Chicken ala Kathryn & Broiled Scrod included. The \$137 Payment to FNCS is due by March 12. Please mail them to the address above. **Wait list only.**

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 - \$25 discount if paid in full by **February 20th.** Make payment to Diamond Tours and mail to the address above. **Wait List Only.** Going on the waitlist is encouraged.

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. **This trip sold out last year, so reserve early.**

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: King in Concert show, Buffet Lunch and \$25 free slot play, driver gratuity. The \$145 Payment to FNCS is due by May 5. Please mail to the address above. Please include your date of birth for the player card. **TEN MORE PASSENGERS NEEDED before February 15th.**

Day Trip October TBD. Lake George Cruise- Take a 2½ hour luncheon cruise through the vis-

tas of Lake George. The Captain's Luncheon Buffet will be served on board. Danny Lombardo performs on the keyboard. Scenic stop at Prospect Mountain.

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 next year to the address above. Call now to reserve your spot.**

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.

Technology Help and Training for January



Drop in Hours: 1st and 3rd Wednesdays of the month from 10am–2pm at the Chesterfield Community Center. Please call **413-296-5080** or email coatechhelp@gmail.com to reserve a time.

Computer Class: 2nd and 4th Thursdays of the month from 1- 3pm, in the Computer room at the Chesterfield Community Center, lower level. More classes coming soon.

iPhone Basics Class: Wednesday, January 31st at the Chesterfield Community Center, Upper Level from 10am-11:30am.

Tech Help:

Meekins Library: Tues. 1/9, 10am-12pm, open to all

Nash Hill Place: Fri. 1/19, 10am-12:30pm, for Nash Hill Place residents



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

PRSRT STD
US POSTAGE
PAID
PERMIT 183
Greenfield MA

**WILLIAMSBURG
COUNCIL ON AGING
ADVISORY BOARD**

MEMBERS
Diane Martin, Chair
Maureen O'Brien, Secretary
Mary Bisbee
Daria D'Arienzo
Linda Gibbon

ASSOC. MEMBERS
Toni Boughton
Gerry Mann

EMERITA
Mary Lee Satterfield

**SENIOR CENTER
STAFF**
Melissa Wilson, Director
Carol Hendricks
Joy Moore
Sherry Loomis
Tamar Smith
&
Our Many Volunteers

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



Need help with your home repairs?

Hilltown CDC has funding for the Housing Rehab Program. We're accepting applications from homeowners who live in Chesterfield, Cummington, Goshen, Plainfield, Peru, Westhampton, Williamsburg, and Worthington who need help with their housing repairs. Here's a sample of some the work that can be performed under the Housing Rehab Program:

Roof and Foundation Repairs
Septic Systems and Sewer Tie-in
Heating System Repairs
Handicap Accessibility Work
Plumbing and Electrical Repairs
New Wells Drilled; Pumps Repaired
Windows and Doors Replaced
Lead Paint and Asbestos Removal

These are NO Interest/NO payment loans which may be entirely forgiven (if you are over 70 years of age the loan is forgiven faster), and all repair work is completed by a licensed contractor of your choice. Please don't delay, funding is available and you may be surprised to find out you qualify. Contact Paula Bilodeau, Program Manager, at (413) 296-4536, ext. 109 or email paulab@hilltowncdc.org for more information and an application.

Funding is provided by the US Dept of HUD/ EOHLC and MA CDBG Programs via a Town of Chesterfield grant.