## Living Well Veu Neu 101 Newsletter 1025

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

Town Office Kitty Wreaks Havoc at the Senior Center! See page 4 for more.



# Let's Do Yoga Together begins on January 6<sup>th</sup>!

The Senior Center is now offering in-person "Let's Do Yoga Together" on Mondays from 10:30 - 11:30 am in the auditorium at the Town Office Building. The group is being led by Carol Conz.

The hour-long session uses simple Yoga poses to stretch and strengthen muscles. We'll start with standing poses then finish on the floor (or not, depending on your circumstances). Most activities can be modified using a chair or to suit individual needs. Carol welcomes beginners or folks who have practiced Yoga.

Carol can be contacted at **413-531-7321** or at **carolconz57@gmail.com**.

## Are You Turning 65 This Year?

#### If so, do you know you are eligible and that you should sign up for Medicare 3 months before your 65<sup>th</sup> 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:

www.medicareinteractive.org/.../how-to-enroll-inmedicare-if-you-are-turning-65

For example, if you turn 65 on July 4, 2025, 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: <u>www.medicare.gov/basics/get-started-with-medicare/signup/when-can-i-sign-up-for-medicare#:~:text=Generally%</u> <u>2C%20you're%20first%20eligible.your%20spouse%</u> 20are%20still%20working

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



Williamsburg Senior Center - 141 Main Street, P.O. Box 447, Haydenville, MA 01039 Phone: 268-8407 or 8410 ~ Hours: Mon - Thurs, 8:30 - 2:00 ~ Email: seniorcenterdirector@burgy.org

#### Food Programs:

#### 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 <u>https://www.foodbankwma.org</u>. Send applications to: The Food Bank of Western Massachusetts, P.O. Box 160, Hatfield, MA 01038.

#### **Congregate Meals**

Meals are 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 to eat in or \*<u>Grab-n-Go!</u> Please join us! Contact Tamar at 413-338-2920 or tsmith@burgy.org, 2-3 days ahead to reserve a meal.

#### \*Grab-n-Go!

Meals prepared and packaged by Highland Valley Elder Services are free for anyone 60+! Tuesdays and Wednesdays between 11:30 and 12 noon. Contact Tamar at 413-338-2920, tsmith@burgy.org to reserve a meal.

#### Take and Eat

Two area churches provide delicious, freshly-made meals—delivered every Saturday. Contact the Senior Center to find out more or to sign up: 413-338-2920.

#### Transportation:

#### Medical Rides

Senior Center drivers are available for your medical rides *funded by PVTA*. Call us at least 3 business days ahead and we will try our best to provide a driver: 268-8407. (You can also use their <u>Dial-A-Ride Services, 413-739-7436.</u>)

#### **Carpool Rides**

Rides for shopping/errands can be scheduled through our Carpool Program. Call us at least 3 business days ahead and we'll try our best to provide you a driver: 413-268-8407. Funded by Highland Valley Elder Services.

#### Health/Wellness:

#### Foot Nurse

**Piper Sagan is doing foot care at the Senior Center January 14**, and the second Tuesday every month. Call us at **268-8407** to make an appointment, (\$50). Piper can also do foot care in your home, (\$80). Call her at **413-522-8432** for a home appointment.

#### **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. **413-338-2920.** *Funded by 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. **413-338-2920.** 

#### Healthy Bones & Balance

Mary Bisbee leads HB&B, Mondays at 1pm (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*.

#### Tai Chi

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

#### Modern / Contemporary Dance

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

#### Strength and Cardio Workouts

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

#### <u>Just for Fun:</u>

#### Arts & Crafts Open Studio

Make your own art/crafts in good company! Bring your supplies and enjoy the camaraderie of being with a group of folks who have shared interests. This month, we only meet on January 9th & 23rd, 1-3 pm. Contact Gloria Black at <u>Gloriosa05@yahoo.com</u> or 413-268-7767.

#### Men's Breakfast Group

Meets at the Williamsburg Snack Shack on 3rd Thursdays at 8:30 am (January 16th). To join, email Larry West (<u>landlwest3315@yahoo.com</u> or stop in!

#### Ladies Who Lunch

Meets at the Williamsburg Snack Shack on 3rd Fridays at 11:30 am (January 17th). Please stop in and join us or call 268-8407 for info. (Look for our sign!)

#### **Other Services:**

#### 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 413-268-8410 to schedule an appointment.** 

**Tech Connect:** You can also attend the Tech Connect Drop-in Center at **Meekins Library on the 2nd Tuesday**, **January 14th, 10 am — 12 noon**. Bring your device(s) and your questions! Call **413-296-5080** or for support available by email, contact: <u>coaTechHelp@gmail.com</u>.

#### SHINE

SHINE can help you with Medicare and Medicare-related insurance issues. For info, contact Caroline Solan at Highland Valley Elder Services, 413-586-2000, ext 999 (Option 2) or email her at csolan@lifepathma.org

#### 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.

#### Hilltown Elder Network

Also known as the **HEN Program**, is available from the **Hilltown Community Development Corporation** for housekeeping and other duties. Call the coordinator, **Amy Phinney**, **413-655-0123** for more info.

Stop in Mondays -Thursdays, 8:30-1:30

## The Need for Companionship

"Never think that you have no influence whatsoever. Your trace, which you leave behind with just a few good deeds cannot be erased." (unknown)

It's a fact that Seniors are at a higher risk for social isolation and age related stresses.

At one point or another everyone has needed help from someone. Whether it is from a family member, co-worker, volunteer or a stranger. Receiving help makes a profound difference in both the life of the volunteer and the person they assist.

Would you like to make a difference in someone's life? Have you considered volunteering at the Senior Center? We are looking for volunteers to be companions for people who are homebound, isolated or lonely. Someone to have a visit and chat, to take for a ride, or play cards or a game.

Volunteering has many benefits. You gain a sense of purpose, increase your sense of pride, boost selfesteem and reduce stress and depression. It gives attention to others and takes away from our own problems. You make new friends and it makes you happy. Humans are hardwired to give to others. The more you give the happier you are!

Please consider becoming a companion. You will meet some amazing and interesting people and your life and theirs will be the better for it.

~Carol Hendricks

## Holiday Entertainment!

Voices of the Valley Singers shared their gift of song and joy with us on Dec. 12<sup>th</sup>. Folks were treated to comfort food and comfort music all on the same day!

Thank you to the singers of Voices of the Valley for your support of the senior center. Music is food for the soul! And we felt it on that day! Thank you.





## Meal Site Guest Cook - Continues!

On January 23rd, the Senior Center will welcome Miana Hoyt Dawson and Katie See from Pause & Pivot Farm to cook a delicious lunch for you! They had so much fun and everyone enjoyed the meal in November, so when they asked if they could come back, we said "Absolutely, yes!" The January 23rd menu will include an heirloom Italian meatball recipe (made with beef from Justamere Farm in Williamsburg), roasted vegetable lasagna, and locally made sourdough bread.

The Senior Center is committed to creating a space for older adults to socialize and engage with others in the community—and what better way to bring folks together than over good food! We hope you'll join us.

To register for this (or any) lunch—or to sign up to receive our monthly menu—please contact Tamar Smith at 413-338-2920.

## **Help Wanted**

We need someone who loves food and likes to volunteer — Mondays and/or Thursdays from about 9:30 -12:30. You'll do a bit of food prep, serve and do dishes. We have FUN working in the Williamsburg Senior Center Café! **Call Tamar at 413-338-2920, tsmith@burgy.org.** 

## News from the Transportation Desk

We are still seeking people to help with driving seniors to their appointments! If you would like to be one of our drivers, contact us or stop in during our office hours (9:00-1:30, Mon-Thurs). Stipends are paid by Highland Valley Elder Services or PVTA. Many of our drivers say volunteering is rewarding!

To inquire about driving, or to call for a ride, contact Joy Moore 268-8407 or jmoore@burgy.org



Meekins Library Haydenville Library

Hours for public browsing at Meekins

Tuesday	10-6			
Wednesday	1-7			
Thursday	3-6			
Saturday	9-2			
For more info: 413-268-7472				
or <u>www.meekins-library.org</u>				
(Haydenville Library open by request)				

## Awwww, The Cuteness!

A tiny kitten, Aska, rescued at only a couple of weeks old, needed constant feeding, so she started coming into the town offices with her owner. We all get a chance to have her visit. As she has grown, she's become a little wild cat, but still cuddly as can be. Look out for the zoomies!



## 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 up to \$49,196 and a two person household up to \$64,333). Contact the program at **423-774-2310 or 800-370-0940** to make an appointment. More info can be found at <u>www.communityaction.us/fuel-assistance</u>. You can also fill out applications 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.

If you are missing the farmers' markets, **The Winter Market** continues between 10am—2pm at the **Northampton Senior Center, 67 Conz Street, Northampton.** 

Saturdays, 10am—2pm Jan <sup>3</sup> 11, Jan 25, Feb 8, Feb 22, Mar 8, Mar 22, & Apr 5

SNAP Matched up to \$10 at each market! HIP (Healthy Incentives Program) accepted.

## Take and Eat Program

Thank you to all the wonderful volunteers of the Williamsburg Congregational Church and Our Lady Of The Hills Church for all the dedicated hours of food shopping, preparation and delivering of Saturday meals. Your generosity and kindness do not go unnoticed. If anyone would like to make a donation to this program you can send a check made out to Williamsburg Congregational Church, PO Box 308, Williamsburg, MA 01096. It will be divided equally between the two churches.

2	If you v 1. Donate online via Unipay	Senior Center Thanks You for All Your Generous Convould like to donate, there are three ways to contribute: y at <u>www.burgy.org/senior-center;</u> 2. Drop off your donation in onation to Williamsburg Senior Center, PO Box 447, Hayden	n person during
• • • • • • • • • • • • •	to co	msburg Senior Center counts on YOUR support ontinue our programming for local seniors! e to the Williamsburg Senior Center. My contribution of \$	
(Please write your check to <b>Town of Williamsburg</b> with "Senior Center program support" on the			on the memo line.)
	Name		
	Address		
	Phone	Email	
	Thank	You for Helping Us Support Our Neighbors!	

## **Regional News**

## True Story – the Grandparent Scam

So we have an educated and intelligent friend, no one's fool, who is also a grandparent. He got a call from a man saying he was a public defender in California and the grandson is at fault in a really bad car accident.



He needs \$10,000 for an appearance bond or he will go to jail – please call back immediately. Our friend used to work in the correctional system and the thought of his grandson in jail was too awful. Our friend also knew that his grandson and son were on a camping trip, so it was possible that he had gotten into a scrape but couldn't be reached by phone to verify this; he tried anyway, no answer. When our friend called the man back and said that much money was a problem, the man said he could manage the situation with \$5,000. Bingo - lost money.

So what do we do to avoid this particular scam?

You know I'm going to say don't answer the call if you don't know the caller, but if you do answer, have a plan. The scammer says "This is your grandson" and you say "Billy?" They say, "Yes, it's Billy." (You don't have a grandson named Billy). You say "But where is his Mom Marian?" They will probably hang up at this point and you have verified that this is a scam.

Limit personal information on social media. For instance, telling others – you never know who is listening – that you are so proud of Carl for making the soccer team on his 15th birthday, which was just yesterday. That gives the scammer four pieces of solid information to make his story real to you.

Protect your contact information, e.g., don't include your phone number and mailing address and email in your signature line in emails. Again, more information for them.

Check their messages to you, their email addresses and web page addresses to see if they are plausible. If the caller says they are from the government and gives a web address, is the suffix a .com instead of .gov or .MA?

Hang up after the first call and contact someone, anyone, who might know if your grandson could possibly be wherever the scammer says.

Listen to the teller when you go to the bank to withdraw cash! If they say something like "Are you sure this is safe?" think about it for a minute. Tellers are now trained to spot the actions that lead to these calls and loss of money.

Be safe, y'all. Jean O'Neil TRIAD Committee member jeanoneilmass@gmail.com, 413-268-2228

## **Seniors Aware of Fire Education**

Winter is here and people and many people will be out there in the cold and on or near very cold water. They will be skating, ice fishing, and driving their snowmobiles on lakes, ponds and even rivers.



Accidents do happen and a lot of people experience cold water emergencies resulting in HYPOTHERMIA — the extreme loss of body heat. If your core body temperature gets below 95 degrees, it can be fatal if untreated. Hypothermia caused by cold water draws away body heat 20-30 times faster than cold air.

So here are a few things to consider about avoiding or dealing with cold water emergencies:

- Dress properly for cold weather activities. Wool insulates better when dry or wet than man-made fabrics do.
- Keep your feet warm and dry by wearing snow boots and heavy-duty socks.
- Keep your head covered, because you can lose your body heat 50% faster through your head.

If someone falls through the ice or into cold water:

- Call 911 immediately. Many of our fire departments are trained for and have special equipment for cold water rescues. Our ambulances are staffed and equipped to care for a hypothermic patient. So, do not hesitate to call 911.
- Do NOT go out on the ice. You do not want to chance being a victim.
- REACH...THROW...or ROW. Try to REACH the person with a stick. Try to THROW something like a rope, life jacket or any thing that can float to the person. If a boat is available, ROW to the victim to the shore.
- Send someone out to the nearest access point to guide the emergency responders to the cold water victim.

We do have a multitude of lakes, ponds and rivers in our hilltowns. Moving water can change the thickness of ice without you seeing it. The only really safe place to skate is at a skating rink. Be SAFE out on the cold water!

> --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.

### Tech. Help and Training for January



#### We Are Still Alive!

Tech Connect continues providing services through January and February. We have trainings this month and tech support will continue through February. Please take advantage of continuing service while we remain active. And we haven't given up looking for ways to extend services. We will know more by February.

#### PLEASE READ! Delivering now: Internet Hotspots

Need affordable internet access? Have you already requested affordable internet? We have a solution that may work for you. Hotspots are small cellular devices you can use to access internet. Hotspots work in most areas in the hilltowns. If you are interested in learning more, please contact us by phone or email. If you requested affordable internet and were not contacted, please reach out to us again. Calls to **413-296-5080** are now returned and email to **coatechhelp@gmail.com** is also a great way to reach us.

#### Tech Support Available by appointment

Receive technology help by email, phone, drop-in, or by appointment: **coaTechHelp@gmail.com**, phone or text msg **413-296-5080**.

#### Devices for you: PC laptops, refurbished Chromebooks, iPads and Android tablets

There is still time to join the Digital World. Ky Martus continues distributing devices. Please remind us if you requested one and are still waiting. We have more PC laptops, refurbished Chromebooks and iPad and Android tablets. If you need or are waiting for a device to connect to the internet, have something so old it is not working effectively, or need a different type of device, please contact us. Email **coatechconnect@gmail.com**, leave message at **413-296-5080**, or use online request form on our website, **www.northernhilltownscoas.org** 

#### Drop in Centers: All are Welcome at Any Location! (no appointment needed)

- Chesterfield Community Center, 400 Main Rd. Weekly on all Tuesdays from 11:00 to 2:00 Three Fridays, 11:30-1:30 (1/10 and 1/24)
- Cummington Community House, 33 Main St. Drop-In tech support, 2nd Weds. 10-12 (1/8)

- Goshen Free Public Library, 42 Main St. Drop-in tech support, 3rd Thurs. 12pm-2pm (1/16)
- Plainfield Shaw Memorial Library, 312 Main St. Drop-In tech support, 3rd Thurs. 5:30-7:30pm (1/16)
- Westhampton Library, 1 North Rd. Drop-in tech support, 4th Thurs. 2-4pm (1/23)
- Williamsburg Meekins Library Drop-In tech support 2nd Tuesday 1/14 from 10 to Noon Nash Hill Place Resident Drop-In tech support 2nd Tuesday 1/14 from 10 to Noon
- Worthington: drop-in tech support at COA office. Call COA for date & time: 413-238-5962.

#### Tech Training:

<u>Must pre-register for training no later than one</u> week before the scheduled training date. All classes held at the Chesterfield Community Center, 400 Main Rd, lower level. To register, email **coaTechTrainer@gmail.com**, call or text **413-296-5080**, or sign up through the website www.northernhilltownscoas.org

#### **Computer Classes:**

Beginner's Windows Laptop Class will continue on Thursdays on January 9 and 16 from 1:00 -2:30.

Intermediate Windows Laptop Class continues over three more Wednesdays: January 8, 15, and 22, 10:30-Noon.

#### Tech Workshops:

- 1/10, 10:30 11:30 Misinformation
- 1/15, 12– 1:00 Self Learning
- 1/24, 10:30 –11:30 Google Suite
- 1/29, 10- 11:30 iPhones
- 1/29, 6 7:00 pm Learn & Watch: YouTube, Libby, Kanopy



## On the Road Again... 2025 Trips



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

*Day Trip or overnight April TBD.* One dat at **Encore Casino** or an overnight at **Turning Stone Casino in Verona, NY**. Please email me which casino you'd like.

Day Trip May TBD. Isabella Stewart Gardner Museum & Maggiano's Little Italy. Enjoy a delicious family-style lunch at Maggiano's. Tour three floors of galleries at the Isabella Stewart Gardner Museum on your own. Price TBD.

*Day Trip June 8.* **Winnipesaukee Railroad.** Enjoy a complete turkey dinner, prepared by Hart's Turkey Farm Restaurant, aboard the train while touring the shores of Lake Winnipesaukee. Price \$137. Make check payable to Landmark Tours and mail to the address above.

*Multi Day Trip June 22-26.* **Montreal & Ottawa**. <u>Passports required.</u> Visit the Biodome, Notre Dame Basilica, Montreal's Underground City, Parliament Hill, Cruise on the St. Lawrence River. Price \$1,052. Discount of \$25 if paid in full by March 26, 2025. Make the check payable to Diamond Tours and mail to the address above. Only a few seats left.

*Day Trip July TBD.* **FDR Homestead & Library and Hudson River Cruise**. Take a scenic cruise on the Hudson River. Enjoy lunch at Mahoney's Irish Pub & Steakhouse (TBD.) Tour the home of Franklin D. Roosevelt and the first Presidential Library. Price TBD.

*Day Trip August 3.* Triple A affiliates, **Boston Red Sox Woo Sox vs Philadelphia Phillies Lehigh Valley IronPigs** at Polar Park, Worcester, MA. A pre-game tour of Polar Park and a ball-park-fare buffet for our group are included. Cost \$90.00. Make check payable to Francine Frenier and mail to address above.

*Day Trip Sept. TBD.* **The BIG E**, an annual favorite, with free entertainment at The Court of Honor Stage.

*Day Trip Oct. 9.* **A Chorus Line.** Center orchestra seating for the 50th Anniversary Production on stage at the Goodspeed Opera House in East Haddam, CT. Lunch at The Gelston House. Price \$177. Make a check payable to Landmark Tours and mail to the address above. Note date change.

Multi Day Trip October 12-18. Biltmore Estate & Smoky Mountains, Asheville, NC. Seven days, six nights. Visit the Biltmore Estate, the St. Lawrence Basilica, historic Gatlinburg, TN & Asheville, NC. Guided tour of the Smoky Mountains National Park. Price \$1,099. Discount of \$25 if paid in full by July 18, 2025. Make the check payable to Diamond Tours and mail to the address above. <u>As of January 2025, Diamond Tours</u> is expecting this trip to go, despite the hurricane damage. Please stay tuned.

*Day Trip Nov-Dec.* **A Holiday Event in Waltham, MA.** Reagle Music Theater Players beloved Christmas extravaganza--100 performers, live orchestra, dancers, living nativity, and yuletide tunes. Pre-show lunch at The Chateau Restaurant. Price TBD. Sundays.

#### Good News for January By Deborah Hollingworth

Let's talk about buyer's remorse: when you've made a decision, or done something and now you're having second thoughts. Wished you hadn't done that... If it's a health insurance decision that you regret, because you've made a change in your coverage and now you wish you hadn't, then there's good news because even though the deadline for Open Enrollment has passed and now it's January 2025, **YOU CAN MAKE CHANGES IN YOUR HEALTH INSUR-ANCE COVERAGE** if you want to regardless that the deadline's past, regardless if you've enrolled in a new Rx plan, regardless if you've chosen a Medicare Advantage plan. You can change your mind.

Why would you change your mind?

Well, you could have been swayed by advertising you saw on tv saying you could get additional benefits so you enrolled in a Medicare Advantage plan and found out that your doctor, or hospital isn't in network. Or you could have missed the Open enrollment deadline of December 7th to sign up for different Rx coverage- you "meant" to, but you didn't. Where does the time go? Or you could have gotten a new medical diagnosis and you wonder if you should change your insurance coverage as a result because you have all these co-pays whenever you see a medical provider. Or you went to the pharmacy to pick up your Rx and were unpleasantly surprised at the co-pay cost. I still remember the pharmacist looking at me and asking: "Do you know how much this is going to cost you?" before letting me know that my blood thinner had a \$600 co-pay (and that was last year...it's gone up for 2025)

But regardless the reason or the worry, regardless of how confusing or complex our health insurance coverage seems, the good news is that there is usually a way to change your coverage. Our SHINE counselor, Caroline Solan, can take a look at your coverage, determine if it's the best option and help you change it if you need to. You can contact Caroline by calling Highland Valley at **586-2000** and asking for a SHINE appointment.

#### Williamsburg Senior Center 141 Main Street P.O. Box 447 Haydenville, MA 01039

WILLIAMSBURG COUNCIL ON AGING

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Our Many Volunteers

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



You get a call or message saying that **your Social Security number has been linked to a crime** and you need to **act now**.

-They may tell you to move your money to protect it.

-They may tell you to take out cash and drop it off.

-They may tell you to buy gold and give it to a courier. What should you do?

-Hang up! It's a scam.

-Do not give out or confirm your Social Security number to anyone who calls you.

-Do not make payments or move money. 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.

