

Worthington Corners

November 2021 COA Newsletter



Worthington Council on Aging
2 Packard Common
Worthington, MA 01098

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"The thinnest yellow light of November is more warming and exhilarating than any wine they tell. The mite which November contributes becomes equal in value to the bounty of July." -Henry David Thoreau

Calendar of Events

Healthy Bones & Balance Class

Monday and Friday 10:30-11:30
At the Town Hall

You may call Marcia Estelle at 238-5554 for more information.

Yoga Class

Sunday and Wednesday 9:30-10:30
At the Four Corners Farm/Inn

For inclement weather, the class will be held at the Town Hall, same day and times. Call Eileen Daneri at 238-4461 for more information.

December Holiday Celebration

It will be a surprise.. where, what, when!

At the proposed Worthington Senior Center Informational Meeting on September 25th, John Mac-Millan, architect from Caolo & Bieniek Associates, presented proposals for the 40 residents that attended. They had an opportunity to view the plans and voice their concerns and suggestions which were welcomed. Seniors need privacy, space to create and socialize and a place to plan community events. This is one of our best options for our community because it meets the physical and social needs of our seniors in a healthy and safe environment.



Daylight Savings Time will end on Sunday, November 7th at 2am. Turn your clocks back one hour! Massachusetts Senator Markey is among a bipartisan group of senators who look to make Daylight Savings Time permanent across the country.



Veterans Day- November 11

The willingness of America's veterans to sacrifice for us has earned them our lasting gratitude.

It is the Veteran, not the politician, who has given us the right to vote.

It is the Veteran, not the poet who has given us the freedom of speech.

It is the Veteran, not the Preacher who has given us freedom of religion.

It is the Veteran, not the campus organizer who has given us freedom to assemble.

It is the Veteran, not the reporter who has given us freedom of the press.

Happy Thanksgiving – November 25

"Everyday is a fresh start. Wake up with a thankful heart." ~ Oprah Winfrey

This year we're having a Stress-Free Thanksgiving dinner. I stuffed the turkey with Prozac.
~Maxine

As the Thanksgiving season approaches, remember: All it takes is one undercooked turkey, and you'll be the "dinner rolls" and "soda" person for life. ~ Maxine

Black Friday- Because only in America do people tramp others for sales exactly one day after being thankful for what they already have.

Seasonal Affective Disorder (SAD)

SAD is different from the winter blahs; SAD is a cyclic, seasonal condition. The condition is a type of depressive disorder.

SIGNS AND SYMPTOMS

- Depression
- Loss of energy
- Anxiety
- Irritability
- Increased sleep
- Overeating, especially high carbohydrates
- Headaches
- Difficulty concentrating and processing information

Lifestyles changes may help you better manage SAD:

- ⇒ Increase the amount of light in your home
- ⇒ Walk outdoors on sunny days, even during the winter

It is important that if you feel you have any of the above symptoms, that you discuss them with your physician.



It's All About Taking Your Money

One day you receive a telephone call. It is a number you recognize. It is your good friend, the one in Pennsylvania, the one you have not heard from in a while. You answer the telephone, but it is not his voice. The person on the phone explains that he is visiting your friend. During the visit, your friend, Tom, had become ill, and an ambulance took him to the hospital. This stranger is overly concerned and said that Thomas had asked him to contact you. The stranger said that Thomas may need some financial help, just until he returns home. Now this person further explains that he is there to help. After all, this is about your friend Thomas. After some added dialogue, this stranger says he is embarrassed to say this, but could you send some funds to help with the costs? If you could only send some funds to help, your friend will pay you back.



It is your friend, of course, you want to help. "What can I do?" you ask. If you send a money order or a prepaid credit card, this "helpful" person will pass it on to your friend. You will do this, after all, this is your friend in need.

The longer you talk, there is a gut feeling that something is not right. You cannot put your finger on it. If you go with your gut, you say yes, but call the police in that town for a wellness check on your friend. If you go with the stranger's request, you have given away money for free. You might remember later that Tom was never called Thomas... strangers want your money and these people have all types of tricks to separate you from your money.

The Worthington Council on Aging counts on YOUR support to help build important programming for local seniors!

I would like to contribute to the Worthington Council on Aging. My contribution of \$_____ is attached.

Please write your check to The Town of Worthington and send to Worthington COA, PO Box 7, Worthington, MA 01098)

Name _____

Address _____

Thank You for Helping to Support Your Neighbors!



**Hear A Beep.
Get On Your Feet!**

**Hear A Chirp
Make A Change!**

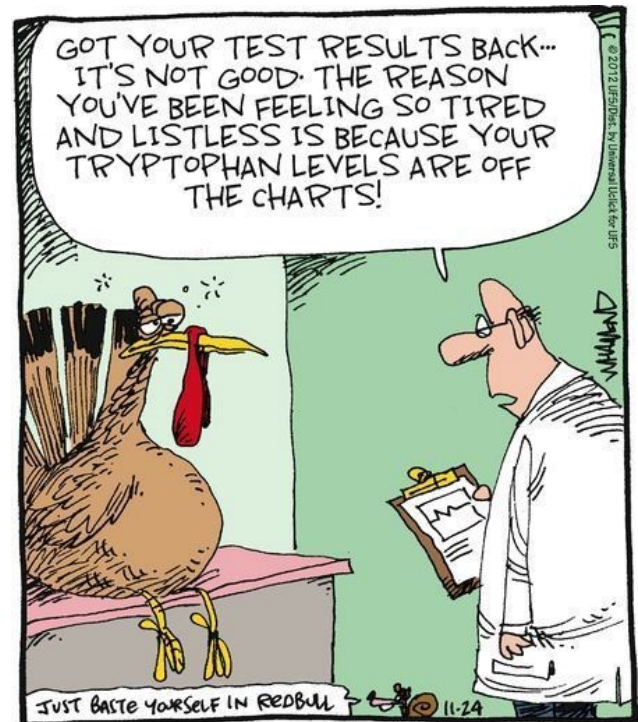
Last month's topic was the "Sound You Can Live With," your smoke detector. Remember? This month's topic is Carbon Monoxide (CO) alarms:

- Carbon Monoxide is a colorless gas that you cannot see or smell and it takes away the ability of your body to get and use the oxygen your body needs to survive.
- The CO alarm gives off a continuous set of four loud beeps to let you know you have dangerous amount of CO in your house.
- When you hear the continuous beep, beep, beep, go outside, then call 911 and stay out of the house.
- A single chirp every 30 to 60 seconds means the battery is low and must be replaced.
- CO alarms also have "end of life" sounds that vary by manufacturer. Check their instructions.
- Chirping that continues after replacing the battery means the alarm needs to be replaced.

Have a SAFE November!

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

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



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!

ROBO CALLS!!! Note 1

More frustration - right next to spam text messages, phone calls from who knows who for you know what. You know I would love to give you a single source or option or program or Something, to stop phone calls you don't want. Sadly, it is complicated so I can't do that.

What I can do is ask you to read a very complete and mostly straight-forward website from the Federal Trade Commission. It starts with making sure you have done what you can with the national Do No Call list. Just a reminder, if you have added a phone or changed numbers, make sure you sign up the new phone. You can also call their number to check your status. **"You can register your numbers on the national Do Not Call list at no cost by calling 1-888-382-1222 (voice) or 1-866-290-4236 (TTY). You must call from the phone number you wish to register. You can also register at donotcall.gov."**

The Federal Trade Commission site goes over landlines and cell phones and some options. Go to consumer.ftc.gov, then click on "Privacy, Identity & Online Security" and read under "How To Block Unwanted Calls."

Actions –

Check your Do No Call status.

If you want me to print the FTC pages and get them to you, just holler.

If you need help with interpretation of those pages, just holler.

If you need a grandchild or other young person to help you with this, good luck. I don't have one.

Your town's Senior Center or COA may also have someone to help you with this.

Keep Smiling,

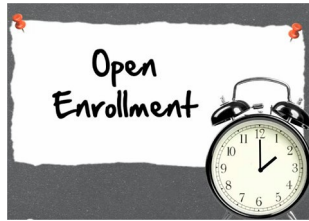
Jean O'Neil, TRIAD committee member
413-268-2228, jeanoneilmass@gmail.com

November's Good News

By Deborah Hollingworth

What is Open Enrollment...and why do we go through this every year? Good question, so let's see if I can shed a little light on the subject.

Open Enrollment is this time of year (October 15th through December 7th) when we can change our health insurance coverage. We get inundated with a lot of advertising from insurance carriers like AARP, BlueCross, Health NewEngland, who want us to enroll in their plans. Their insurance plans sound great. But are they better than what we already have? And why do plans change...why can't they stay the same every year? Some of you do not have to change plans. So you can ignore all this advertising.



1. If you have MassHealth as well as Medicare, you do not have to consider changing plans.
2. If you get your health services through the VA, you don't have to change or pay attention to any of this advertising.
3. If your health insurance is part of your retirement/pension, you don't have to change.
4. If you are still working and have health insurance through your employer, or your spouse's employer, you don't have to change.
5. And finally, if you are satisfied with your current health insurance coverage, you don't have to change.

That leaves the rest of us. Here's when it makes sense to check out other insurance options.

- ⇒ This year my Rx plan decided to almost double the monthly premium. This happens. And when it does, there might be a better option.
- ⇒ This year my doctor prescribes a new medication that my current plan doesn't cover...or it's covered, but the co-pay is expensive.
- ⇒ This year we're going to spend the winter in Florida and I'm not sure my Medicare Advantage plan works there?
- ⇒ This year I'd like to get a knee replacement and anticipate needing PT after. My plan has some pretty high co-pays, maybe there's a better plan for me?

I heard that some Rx plans are offering much lower co-pays on the type of insulin I have to use. Which plans might work better for me?

Each year the Federal government allows insur-

ance carriers to make changes to their plans so they can maintain their profit margins. The cost of Rx increases, new medications are always coming on the market, hospital costs increase, and insurance providers are allowed to modify their plans accordingly. As consumers, we get to stay with our plans...or opt out and change. It can be confusing and overwhelming. So call your senior center and book your SHINE appointment early!



HMLP: Home Modification Loan Program

Home Modification Loan Program (HMLP) is a state-funded loan program, providing loans to homeowners and small landlords to fund necessary changes to keep disabled or elderly family members in their own homes and communities. This is not a home repair program and is not a resource to repair roofs, windows, or heating and septic systems. Work must be completed by contractors who are licensed and insured.

Loan Information:

- \$1,000 to \$50,000 loans to property owners
- 0% interest
- No monthly payments or interest
- Repayment is required when property is sold or transferred
- \$1,000 to \$30,000 loans to owners of manufactured or mobile homes
- Landlords with fewer than 10 units may be eligible for a 3% loan for a tenant

Possible Home Modifications:

- Bathroom & kitchen modifications
- Ramps
- Stair-lifts, and/or platform lifts
- Sensory or therapy spaces
- Hard-wired alarm systems
- Fences
- Accessory dwelling units

Eligibility is based on:

- Income
- Documentation of need from professional
- Proposed home modifications

(Continued on next page)

2021 Income Guidelines

Household Size Eligible with Gross Income up to:

1	\$188,000
2	\$214,800
3	\$241,600
4	\$268,400
5	\$290,400
6	\$311,400
7	\$333,000
8	\$354,400



For more information call Susan Gillam at
1-866-500-5599 or visit cedac.org/hmlp

From Alzheimers Society: It's Time to Open the Cognitive Impairment Door Wider

Reprinted below are excerpts from the Alzheimer Society's website (www.alzheimers.org.uk) that offers information as you cross the threshold to the topic of dementia.

What is dementia and what are the symptoms?

Dementia is the term for a group of symptoms that occur when the brain is damaged by diseases. This includes Alzheimer's disease or diseases of the blood vessels that can cause a stroke. These diseases can cause a significant decline in a person's mental abilities or 'cognitive function' - our capacity for things like memory, thinking and reasoning.

For a doctor to diagnose dementia, a person's symptoms must have become bad enough to significantly affect their daily life, not just be an occasional minor irritation. This means having new problems with everyday activities about the house, in the community or at work. For example, starting to have problems paying household bills, using the phone, managing medicines, driving safely or meeting up with friends.

If a person has symptoms that are worse than would normally be expected for a healthy person their age, but are not severe enough to significantly affect their daily life, a doctor may diagnose mild cognitive impairment (MCI). This is not a type of dementia, though some people who have MCI will go on to develop dementia.

The signs of normal aging and dementia

In the next column are some of the possible changes due to both normal aging and early dementia. However, it is important to remember that everyone is different and not everyone with dementia will have all of these changes.'

Other conditions may also account for some of them. For example, a person with depression can have problems making decisions, get confused easily and appear withdrawn or irritable.

Ability	Possible changes due to normal aging	Possible changes due to dementia
'Short-term' memory and learning new info	Sometimes forgetting people's names or appts, but remembering them later	Forgetting the names of close friends or family, or forgetting recent events - i.e. visitors you had that day
	Occasionally forgetting something you were told	Asking for the same info over and over - for example, 'where are my keys?'
	Misplacing things from time to time, i.e. your mobile phone, glasses, but retracing steps to find them	Putting objects in unusual places, i.e. putting your house keys in the bathroom cabinet
Planning, problem-solving and decision-making	Getting less able to juggle multiple tasks, esp. when distracted	Having a lot of difficulty concentrating
	Making a bad decision once in a while	Frequently poor judgement when dealing with money or when assessing risks
	Occasionally making a mistake when doing family finances	Having trouble keeping track of monthly bills
Language	Having a bit of trouble finding the right word sometimes	Having frequent problems finding the right word or frequently referring to objects as 'that thing'
	Needing to concentrate harder to keep up with a conversation	Having trouble following or joining a conversation
	Losing the thread if distracted or many people speaking at once	Regularly losing the thread of what someone is saying
Orientation	Getting confused about the day or the week but figuring it out later	Losing track of the date, season and the passage of time
	Going into a room and forgetting why you went there, but remembering again quite quickly	Getting lost or not knowing where you are in a familiar place
Visual perceptual skills	Vision changes related to cataracts or other changes in the eyes, such as misty or cloudy vision	Problems interpreting visual information. For example, having difficulty judging distances on stairs, or misinterpreting patterns, such as a carpet, or reflections

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Vaccine Booster Information

The Centers for Disease Control and Prevention (CDC) and the federal Food and Drug Administration (FDA), as well as the Advisory Committee on Immunization Practices (ACIP) have authorized the Pfizer COVID-19 Booster for individuals 65 years of age and older, individuals 18-64 years of age at risk for severe COVID-19 due to underlying medical conditions, and individuals 18-64 years of age who are at increased risk for COVID-19 because of occupational or institutional settings who have previously received the Pfizer vaccine. These residents are eligible to receive their booster shot at least 6 months after their second dose of the Pfizer COVID-19 vaccine.

You can get help with making an appointment or finding a walk-in clinic through the Northampton Senior Center. Go to:

northamptonma.gov/2219/Vaccine-Clinics#weeklyschedule.

If you cannot find what you need on the website, you can call their vaccine line at 413-587-1219. Walgreens and CVS (as well as other locations) also have booster shots available—appointments are encouraged.

Daylight Savings Time ends
this weekend and we're
supposed to "fall back."



Fortunately that's my specialty!

Visit Jim Hunt at [facebook.com/huntcartoons](https://www.facebook.com/huntcartoons)

