

Worthington Corners

November 2022 COA Newsletter



Worthington Council on Aging
2 Packard Common
Worthington, MA 01098

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Hello November!

"In November, the earth is growing quiet. It is making its bed, a winter bed for flowers and small creatures. The bed is white and silent, and much life can hide beneath its blankets." ~Cynthia Rylant

Veterans / Purple Heart Recipient Appreciation Day

Potluck Luncheon

Monday, November 14th at Noon
Town Hall

VETERANS DAY



Steven Connor, the Northampton Veterans Service Officer, will be our special guest speaker. Local musician, Jim Kaminski will be there for our listening pleasure.

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words but to live by them." ~ John F. Kennedy

******Turn to the Regional Section for an important update on this newsletter.*****

Daylight Savings ends
Sun. Nov. 6th 2am
Turn Your Clocks Back One Hour!



Mystic Aquarium Bus Trip

The October 6 "autumn day getaway" trip to Mystic Marine Aquarium was enjoyed by all!



Charlie Baker with
Barbara Porter



The Babcock sisters,
Nancy & Judy

Thanksgiving Day- November 26

"Be present in all things, and thankful for all things".

~Maya Angelou



A lady was picking through the frozen turkeys at the grocery store and couldn't find one big enough for her family. She turned to the stock boy and asked, "Do these turkeys get any bigger?" "No, ma'am", he replied. "They're dead."

My family told me to stop telling Thanksgiving jokes, but I told them I couldn't just quit "cold turkey".

Happy Thanksgiving from the Council on Aging!

Phyllis Dassatti, Camille Smith, Helyn Myrick,
LeAnn Mason, Susan VanBuren, Eileen Daneri,
Helen Pelletier, Judy Sena

Calendar of Events

Knitting Club

A police officer spotted an elderly lady driving while knitting. "Pull over!" he screamed. "No, it's a scarf!" she yelled back.

To knit or not to knit...

try coloring therapy!

Supplies provided.

Or join in just to **chit chat!**

November 15th, 3pm

COA office, located in the rear of Corner's Grocery

Healthy Bones & Balance Class

Monday and Friday 10:00-11:00

At the Town Hall

Call Marcia Estelle at 238-5554 for more info.

Yoga Class

Sunday and Wednesday 9:30-10:30

At the Town Hall

"First-timers": please call Eileen at 238-4461 to check on the updated schedule and for more info.

Exercise Class

Monday 4:00-5:00 pm Aerobic Training

Thursday 4:00-5:00 pm Strength Training

At the Town Hall

Cost: \$10 per class; \$12 per class for walk-in.

Call Judy Babcock at 238-4457 for more info.

Foot Nurse

November 28th

COA Office located in the rear of Corner's Grocery

By appointment only. Masks required.

Call Piper Sagan, RN for appt: 413-522-8432.

What is SAD?

"If you get the sensation that you feel different in the winter, it is not your imagination. We live indoors, where there is less light, and that magnifies the winter signal." says Paul Desan, MD, PhD, director of the Psychiatric Consultation Service at Yale New Haven Hospital.

"Seasonal Affective Disorder (SAD) is a type of depression that is related to changes in seasons-SAD begins and ends at about the same time every year. If you are like most people with SAD, your symptoms start in the fall and continue into the winter months, sapping your energy and making you feel moody. Do not brush off that yearly feeling as being simply a case of the "winter blues" or a seasonal funk that you must tough out on your own. The country has seen a spike in anxiety and depression from COVID-19. When you throw in an underlying condition of SAD, the two effects amplify each other.

Symptoms of SAD: loss of pleasure or interest in everyday activities, feelings of sadness, feeling anxious and overly worried, increased irritability, having difficulty in concentrating, overeating- particularly sweets and carbohydrates.

Preventative Measures

- Try to spend some time outdoors each day, even on cloudy days
- Consider investing in a light box
- Eat a well-balanced diet- even though your body may crave starchy and sweet foods, stick to nutritious choices
- See friends: Stay involved with your social circle and regular activities. They can provide support during these darker months.



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!

Silly Thanksgiving Jokes for both young and old

Q: If pilgrims travel on the Mayflower, then what do college students travel on?

A: The Scholar Ships.

Q: Where did they take the Mayflower when it was sick?

A: The nearest doc.

Q: How did Mayflower sailors say hello to each other

A: They waved.

Q: What kind of music did the Pilgrims like to listen to

A: Plymouth Rock.

Q: What kind of cars would pilgrims drive today?

A: Plymouth.

Q: What do you use to make Thanksgiving bread?

A: May flour.



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!

Charitably thinking

It's the time of year when we sometimes consider charitable giving, knowing that the cold is coming, there are celebrations coming up, and we often see more "good will to men" and to women and children and pets. And April 15th will be here soon. Some of the items below may need some further research on your part. Tax consequences will be based on your situation and on current tax law, which is WAY beyond me. I'm just putting out some ideas. There are more options, a bit more complex. For instance, there are some planned gifts to a charity that will pay income. I can give you something to read on that.

Annuity – if you have some funds THAT YOU ARE SURE YOU WILL NOT BE NEEDING, buy an annuity from a legitimate source and make your grandchild or other favored person the beneficiary. You may also identify him or her as the beneficiary of your retirement plan or life insurance.

Bequest – this goes in your will and may be called a planned or deferred gift. This is a donation planned now and realized after your death by payment from your estate.

Note – we assume that the recipients of the above will not be bumping you off to get the money; I think that would pretty well negate your good will aspect.

Contributions –

- One-time donation. Write a check the first of December, that's it. Then if you and the charity qualify, add it to your tax deduction column for next April.
- Recurring Gifts. You can set up a bank withdrawal every month to a favorite charity, knowing if you have to you can put a hold on that. Again, maybe a tax benefit.
- Stock Donations. If you give stocks you held over a year to a charity, you may avoid paying capital gains on the taxes on the stock's appreciated value.
- In-kind Donations. This is not monetary, but goods and services, your time, your expertise. No tax break for you, just satisfaction.

Gratefully yours,
Jean O'Neil
TRIAD Committee member
jeanoneilmass@gmail.com; 413-268-2228

Future Funding for Our Newsletter... To Be Continued?

Do you value the COA newsletter? Does it help you stay connected and informed? How would you feel about not having COA news at your fingertips?



These are questions to ponder while considering that the funding for this benefit may not be permanent.

Seven years ago, in the Fall of 2015, our first regional newsletter for seniors was mailed. It went out to over 2,000 Hilltown households reaching seniors in Plainfield, Cummington, Goshen, Worthington, Chesterfield, Williamsburg, and Westhampton. The early newsletters carried a few pages of regional news, but in 2016 we embarked on our present format of 2-4 pages of news specific to each town followed by a 4 page regional section. Every month, you've received printed or digital information about events and activities in your town as well as important news concerning senior benefits, health, law, and food security regionally. Over six years, totaling 84 issues, and in all 168,000 mailed copies, news about what seniors are doing in the Hilltowns has been provided by a Service Incentive Grant from the Executive Office of Elder Affairs. This gift of over \$32,000 a year is going to end in 2023.

The newsletter has been our modern-day town crier and a way to bring us together, feel less isolated, and to let us know about important developments that may impact us. We are happy to be able to continue delivering it to you...but for how much longer? Your regional COA consortium has been pondering this question. We have many ideas for securing long term funding that we'd like to share with you in future newsletters. Your feedback about these ideas would be most valued.

In the meantime, any donations of support to sustain our town crier long term are most welcome! Donations can be made out to the "Northern Hilltown Consortium/Town of Chesterfield" and sent to: Chesterfield COA, PO Box 7, Chesterfield, MA 01012. A donation form is at the bottom of this page for your convenience. **Thank you for your support!**



November's Good News

By Deb Hollingworth

This month's good news is short and sweet. If you haven't heard yet...it's looking like our social security benefit could be increasing by 8.7% this January. And the cost of our Medicare B premium is decreasing! Yes, it's going down from \$170/month coming out of our social security benefit, to \$165/month. This means a significant increase in our social security checks. Other benefit programs are also increasing. October 1st SNAP (food stamps) awards increased 12%. And the Governor's budget included an increase in the Circuit Breaker benefit, up to \$2,400 for those who qualify. Fingers crossed..... there's anticipation that fuel assistance will also be more generous this year.

While it doesn't wipe out the increases in prices we see at the grocery store, the gas pump, or the fuel oil prices, it still is welcome news in a year when stretching the budget is on our minds.

For information on any benefit programs, including how to apply, you can contact your senior center, and look for future articles in the Regional Section of your newsletter.

The Regional COA Newsletter benefits from your support!

I would like to contribute to the COA Newsletter. My contribution of \$_____ is attached.

(Please make out your check to "Northern Hilltown Consortium/ Town of Chesterfield" and mail to: Chesterfield COA, PO Box 7, Chesterfield, MA 01012.)

Name _____ Telephone _____

Address _____

Email _____

Thank you for helping support this vital resource for our seniors!

On the Road Again...

2022 & 2023 Upcoming Trips



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

2023

Multi Day April 23-29, 2023. Myrtle Beach Show Trip. Five shows—Legends in Concert, Carolina Opry Show, The Man of a Thousand Voices, Anthems of Rock and an evening show at the Alabama Theater. There will be a stop at the Airborne and Special Operations Museum in Fayetteville, NC. Includes bus transportation, driver gratuities, all hotels and most meals for this seven day trip for \$829. Take a \$25 discount if paid in full by 1/30/23. Contact Francine to reserve your seat.

Day Trip May 18. Beatles Ticket to Ride - A 4-piece band that plays high quality, exacting renditions of songs written by the Beatles spanning their entire decade together. Self-Drive to the Log Cabin. Luncheon will include whole steamed LOBSTER, & chicken & ribs. Make payment to FNCS for \$TBD by February 1st, so we can get good seats. Mail to address above.

Day Trip May 22, 2023. Staying Alive - A Tribute to The Bee Gees. Five course luncheon included at the Aqua Turf in Plantsville, CT. Make payment to FNCS for \$TBD due by February 1st, so we can get good seats. Mail to address above.

Multi Day September 29 through October 9, 2023. Mt. Rushmore, Crazy Horse - S. Dakota & Devils Tower - Wyoming. 11 days. Stops at Corn Palace, Wall Drug, National Museum of Great Lakes, Iowa Museum of Natural History, Des Moines Art Center, and Eck Visitors Center at Univ. of Notre Dame. Cost \$1,178, \$25 discount if paid in full by June 22, 2023. Contact Francine to reserve your seat.

Workshops for Working the Digital World



Peg Whalen continues to offer free workshops on how to use iPhones, Androids, computers, tablets, internet etc. through December. If you would like to sign up, **contact Peg at 413-296-0314 or pegwhalenworkshops@gmail.com**

Fall 2022 Computer Class Schedule October 31 -December 5

Windows 10/11 Computer/Laptop Class,
6 Sessions - Mondays, Oct 31 to Dec 5, 2-4pm

iPhone basics workshop
Friday, November 18, 12-2pm

How to use Telehealth and Zoom
Saturday, December 3, 10-11:30am

Android basics workshop
Monday, December 12, 2-4pm

Computer class participants may bring their own Windows 10/11 laptop to learn on or use one of the four COA computers. All sessions held at the Chesterfield Community Center, 400 Main Rd, Chesterfield, MA 01012.

CHOICES: Managing your Medicare online

If you are a Medicare beneficiary, you should have a secure, online account to manage your Medicare information. It's quick and easy to create an account. Simply go to medicare.gov and click on create my account. Have your Medicare card handy. Once you have an account you can use it to: save your prescriptions and pharmacies; sign up to go digital; get your yearly "Medicare & You" handbook electronically, instead of by mail; and view and print a copy of your official Medicare card.

Don't be concerned about losing access to the account if you forget your password. You can click on the "forgot my password" link and they'll instantly send you a code that will let you reset the password.

Having your Medicare information organized in one digital file will save you time and frustration when you have to produce a list of your medications; or you've misplaced the Medicare card and can't locate it the day you're visiting a new health care provider. Just think about the piles of paper that pile up around you that can be reduced or even eliminated by going digital. Reminder: Open enrollment runs from October 15-December 7. This is your opportunity to review your plan and make sure it still is the right fit. *Shared by the Southern Connecticut Area Agency on Aging.*



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

Need Help With Your Housing Repairs?

The Housing Rehab Program may be able to help!

Eligible homeowners will receive a deferred payment loan with zero interest and no monthly payments, and all repair work is done by a licensed contractor. Please don't delay, funding is available and you may be surprised to find out you qualify.

Household Income Guidelines/Limits:

Household Size Maximum Gross Annual Income

1	\$52,750.
2	\$60,250.
3	\$67,800.
4	\$75,300.
5	\$81,350.



Work that may be performed under the Housing Rehab Program:

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

Hilltown CDC is accepting applications from homeowners who live in: **Chesterfield, Cummington, Goshen, Peru, Plainfield, Williamsburg and Worthington.** Please contact the Program Manager, Marjorie Liscombe, for more information: **(413) 296-4536, ext. 109** or email **marjoriel@hilltowncdc.org**. You can also visit our website: **www.hilltowncdc.org**

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