

# Worthington Corners

## December 2023 COA Newsletter



**Worthington Council on Aging**  
2 Packard Common  
Worthington, MA 01098

**Phyllis Dassatti, COA Coordinator**  
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### Welcome December!

*"What good is the warmth of summer, without the cold of winter to give it sweetness."  
~ John Steinbeck*

### New Year's Eve- December 31

I don't call them New Year's Resolutions. I prefer the term, "Casual promises to myself that I'm under no obligation to fulfill." ~ Unknown

## Holiday Luncheon

**\*\*Seating Is Limited\*\***

**December 11th at 11:30am**  
Dine-In-Only

**Comfort Kitchen and Bar**  
4 Main Street, Huntington



Baked Stuffed Chicken Breast with sides and dessert. **RSVP to 413-238-1999**, leave name, phone number and how many in your party. Transportation can be provided. Call Phyllis 238-5962 to arrange.

\*Please bring unused socks to donate which will be delivered to homeless shelters.\*



*Underwritten by the Rolland Fund*

### October 23rd Halloween Open House



*Bewitching COA Board members.  
Can you guess who they are!*

People enjoyed Halloween decorations, treats and conversations.

### The Tale of Two Barbaras



*Barbara Porter (L) and Barbara Pease (R)*

RSVP (Retired Volunteer Service Program) did not let their 50<sup>th</sup> year anniversary celebration go by without recognizing two longstanding, beloved volunteers of the signature Healthy Bones & Balance Program, who are still friends and exercising after all these years. Barbara Pease lived in Blandford, and Barbara Porter lived in Westfield,

but their parents were friends and so the girls became friends. Eventually they moved to Worthington and kept close, becoming exercise leaders in the first RSVP Bone Builders Program, eventually called the Osteoporosis Exercise Program, that began in Worthington in September of 1998. Barbara Pease, 96, a leader for 23 years and Barbara Porter, 95, a leader for 19 years, are no longer conducting the class, now called Healthy Bones and Balance. They still participate in the Worthington class twice weekly, but Barbara Pease passed the baton of leadership to her daughter, Marcia Estelle, who steers the Worthington class with co-leader Deen Nugent. Pat Sicard, RSVP Volunteer Manager, takes the Worthington class weekly and confessed, "I can't keep up with Barbara Pease and Barbara Porter. They never seem to be tired or "winded" like I am." Barbara Porter said "I know I have better balance and visit with friends; this class gets me out of the house." Friends for decades, both Barbaras are an examples of how important exercise can be in a long, full life.

**Worthington Walk- November 4**



*Happy Trails to the walkers who completed a 2 ½ mile loop starting at RH Conwell School*

The Hilltown CDC is looking for a person or two from Worthington who might be interested in joining the regional walkability group. This group works on learning more about the Complete Streets program and share ways each town with walking map uses and distributes them. Contact Joan Griswold, 413-296-4536 ext 102.

**Calendar of Events**

**Knitting, Chit Chat**

December 12th, 2pm (Note time change)  
COA office

**Healthy Bones & Balance Class**

Monday and Friday 10:00-11:00, Town Hall  
*Call Marcia Estelle at 238-5554 for more info.*

**Yoga Class**

Sunday and Wednesday 9:30-10:30, Town Hall  
*"First-timers": call Eileen at 238-4461 to check on the updated schedule.*

**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.*

*All COA Events are Fragrance Free.  
Transportation can be provided.  
Call Phyllis: 413-238-5962*

**Happy New Year!**

*What's the difference between being young and old on New Year's Eve? When you're young, you're allowed to stay up 'til 12am. Old age is when you're forced to!*

**Wishing You and Your Family a Safe, Happy Holiday Season!**

***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!*

### Seniors Aware of Fire Education

The holiday season is upon us. Here are a few ways by which you can keep your celebration bright and safe:



- Buy lights and electric decorations that are listed by an approved testing service.
- Replace lighting that has frayed wire, broken plugs, sockets or switches.
- Never overload outlets. Use no more than three (3) strands of lights on a single extension chord.
- Never, ever use candles on trees, near live and other flammable decorations.
- Never leave a burning candle unattended.
- Consider using energy efficient LED lights that stay cool.

Keep the season bright SAFELY!

--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.*

**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!



### December's Good News

By Deb Hollingworth

In time for the Holidays: some good news from Boston. Governor Healy came through on the proposed increase for the Circuit Breaker benefit. Doubled it! From \$1200 to \$2400. The Circuit Breaker is a "rebate" on your property tax for low income home owners. That was the original premise. But low income means you qualify if your property taxes represent more than 10% of your gross income. And you can add your water/sewer bill to that amount too if you are billed for that. Example: if your property taxes and water/sewer bill are \$5,000 and your income is less than \$50,000/year, then you'd qualify for the Circuit Breaker benefit. For more information, you can contact your senior center for details and they can help you apply. NOTE: to apply you must file a Massachusetts income tax return (whether or not you have taxable income) and include a Schedule CB. You tax return is processed, and you are sent a check!

And if that wasn't enough, there are more presents under the tree. Mass Senior Action has been working on this for years, and has succeeded in getting the asset eligibility limit removed for the MassHealth Buy-in programs. I'll say that again: assets will no longer be counted. This means that if your income is less than \$2,734/month, or, if you are married, less than \$3,698/month, the State of Massachusetts will pay your Medicare B premium and you will get a letter from social security saying your check will be increasing because they are no longer deducting for Medicare B.

This is huge. And many of you will qualify.

We may have to wait a while until MassHealth is able to process our ....ready for this?....2 page application! The regulation change goes into effect January 1st, 2024, and hopefully we won't have to wait long before they are up and running, ready to process our applications. Stay tuned for updates.

Who knew we'd get two such great benefits to start next year! Happy Holidays!

## The Book- Part 4. Household Matters

By Jean O' Neil and Deb Hollingworth

Our home may be our castle (Sir Edward Coke, 1604). But Jean and Deb do not have serfs to run things, and we assume neither do you. Therefore, we have to do it all.

Some of these items will not apply to renters but many will, so use what fits you.

### Household Overhead

What does it take each month, each quarter, to keep things running? Include information on utilities, heat, electricity, phone and internet. Who is the provider, how to contact them, what is the monthly cost, how is the bill paid (write a check, automatic from bank?). You might repeat information on house or renter insurance. It doesn't hurt to double count, meaning you may have already provided a password for an account reading from one of our previous articles, but adding it here may be helpful to someone else trying to arrange to keep things going.

### Household Management

What has to happen to keep things running? Change the water filters, change the air filters, clean the water softener, clean the washing machine and clothes dryer vents, check and replace fire and smoke detectors. Outdoors: oil the garage door, clean the gutters, refresh a deck finish, clean the grill pan. Just in case anyone else was irritated by the huge invasion of Asian lady beetles this year – no, they are not ladylike – add in a check of places around the house where bugs and larger animals (mice, anyone?) can get in.

Both Jean and Deb keep a file of potential contacts, meaning folks who might come in useful. That might include a backup for snow clearing, or a new person to clean gutters.

Computers have become indispensable to many of us in managing our affairs. Include who you get to fix or update your computer. And again, it doesn't hurt to repeat the password to open the computer. Add appropriate backups to your Book file, meaning the location of a backup hard drive and any password for access.

### Household Improvements

It is really useful to keep records of major home improvements, both for warranty purposes and possible tax credits. Consider if you have done a heating system upgrade, installed solar power, done ra-

don mitigation, made major roof repairs, added insulation or new windows and doors, made handicap modifications, or other major renovations.

### Specific to you

Do you have a plant that came from your grandmother? Include watering instructions.

So about that heirloom clock – when Jean's husband's father and stepmother got married, they each had pieces and parts of the same old striking kitchen clock. They assembled a single clock and got it working. We now have it and enjoy it. But if you don't hold your mouth right when you wind it and if you don't wind it twice a week, it gets quite petulant. So the directions for running the clock are in our instructions on household management.

**And P.S.** We know this is a lot, truly we do. Next month, the last month, is a wrap-up with suggestions for taking bites of the elephant (or whatever large image you want to use). So be brave and of good cheer – the end is in sight!



If you or someone you know is age 60 or older and has been a victim of fraud, help is standing by at the National Elder Fraud Hotline.

# 1-833-FRAUD-11

1-833-372-8311

[www.justice.gov/stopelderfraud](http://www.justice.gov/stopelderfraud)

10:00 a.m.–6:00 p.m. eastern time, Monday–Friday

English/Español/Other languages available

### Reporting is the first step.

Reporting can help authorities identify those who commit fraud and can also prevent others from becoming victims. Our experts will help victims navigate this process.

### No fear, total understanding.

The hotline is staffed by professionals who know how to support victims of fraud. Callers can count on our case managers to be caring and understanding.

### Personalized service at no cost.

Callers will reach a case manager who will help them through the reporting process at the federal, state, and local levels. Victims will also be connected with other resources on a case-by-case basis.

### Providing Help, Restoring Hope

Financial scams and abuses that target older people are happening more and more. This hotline is a free resource created by the U.S. Department of Justice Office for Victims of Crime to help people report elder fraud.

### What to expect when calling 1-833-FRAUD-11 (1-833-372-8311).



We will respond quickly. We will connect you to a live contact as soon as possible.



Victims will be assigned a case manager.



Callers will always be treated with understanding and respect.

## 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 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. **ONLY FIVE SEATS AVAILABLE.**

*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 next year to the address above. **Wait List Only.** Going on the waitlist is encouraged on this date.

*Day Trip June TBD. 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.

*Day Trip July TBD. Encore Casino.* Boston Harbor casino trip. Lunch on your own, options available on site.

*Day Trip 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.

*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 October TBD. Lake George Cruise-*Take a 2½ hour luncheon cruise through the vistas of Lake George. The Captain's Luncheon Buffet will be served on board. Danny Lombardo performs on the keyboard.

## Technology Help and Training for December and January

December **DROP-IN** Center hours canceled. Tech support can be scheduled **by appointment.** See **contact numbers below.**

**DROP-IN** will be continuing in January on the 1<sup>st</sup> and 3<sup>rd</sup> weeks of each month, on Wednesdays, 10am–3pm, at the Chesterfield Community Center. DROP-IN or pre-schedule a time slot online at [northernhilltownscoas.org](http://northernhilltownscoas.org). More DROP-IN days to be added as we identify volunteers willing to commit to time for support. 1/3, 1/17, 2/7, 2/21

**Second and fourth weeks computer classes:** Continuing in December on Thursdays from 1-3pm, in the Computer room at the Chesterfield Community Center, lower level. Classes scheduled for 12/7, 12/23, 01/11, 01/25, 2/1, 2/15. Class size limited. Please call 296-5080 or email [coatechhelp@gmail.com](mailto:coatechhelp@gmail.com).

**Get answers to your tech questions by phone:** 413-296-5080, and leave a message. Calls returned within 1 day or sooner. Same day support coming as volunteers are identified.

**Get help with your technology questions by email** at [coatechhelp@gmail.com](mailto:coatechhelp@gmail.com). Same day response is often provided.

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### December Tech Talk

Scammers have found a new way to exploit our technology. With the growth in smartphone use, iPhone and Android, our text messages have been invaded. This form of scam is called “Smishing” or “SMS phishing”. This has occurred because texting is low cost for scammers and it works just often enough to keep them doing it. This is what you need to know: No bank will EVER ask for banking info by text message. Report any text like this to your bank and then to the FTC (ReportFraud.ftc.gov). Never click a link or make a call in response to a text claiming to be from your bank. If you do click, immediately call your bank's fraud/security number. Learn more at [www.banksneveraskthat.com/](http://www.banksneveraskthat.com/)

You can block text message senders, similar to blocking unwanted callers. The way to block differs by the type of device. Contact us for help by emailing us at [coatechhelp@gmail.com](mailto:coatechhelp@gmail.com), calling or texting **413-296-5080**. Someone will help you block the annoying texts and calls.

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