

Moving Forward

Westhampton Council on Aging

Programs and Services for Active Living at 60+



January 2018 ~ Calendar of Events

MON	TUES	WED	THURS	FRI
1 New Year's Day Library closed	2 Board & Card Games, WW, 1:30pm	3 Coffee & Social Time Library, 10am	4 COA Luncheon Church, Noon Scrabble Library, 5:30pm	5
8 Computer Class Library, 10am Knitting Group Library, 6:30-8pm	9 Board & Card Games, WW, 1:30pm Scrabble Library, 1:30pm	10 Coffee & Social Time Library, 10am	11 Foot Care WW, call 413-374-0457 Afternoon movie Library, 1:15pm	12
15 Martin Luther King, Jr. Day Library closed	16 Board & Card Games, WW, 1:30pm	17 Coffee & Social Time Library, 10am	18 Scrabble Library, 5:30pm	19 COA Breakfast WW, 8am-9:30am
22 Computer Class Library, 10am Knitting Group Library, 6:30-8pm	23 Board & Card Games, WW, 1:30pm Scrabble Library, 1:30pm	24 Coffee & Social Time Library, 10am	25	26 COA Board Meeting WW, 9:30am
29 Knitting Group Library, 6:30-8pm	30 Board & Card Games, WW, 1:30pm	31 Coffee & Social Time Library, 10am		

In Memoriam

Bertha Parsons 11/16/23– 12/05/17



December Luncheon

About 40 seniors attended the holiday luncheon on Dec. 7 at the church. The Food Committee served boneless parmesan baked chicken, mashed potato and gravy, squash, peas, gelatin salad, rolls, ice cream and cookies. It was a delicious holiday dinner! After lunch, Pat and Bob Miller led a singalong of holiday favorites with Lilly Baxter accompanying on the piano.



December birthdays: Carol Magrone, Dave Laprade, Julia Lennen and Liz Anderson



January COA Luncheon

Our first luncheon of 2018 will be on **Thursday, Jan. 4th**. We plan to have our usual potluck lunch, so you may be called by the Food Committee to bring a salad, main dish, vegetable, dessert, etc. If you're able to come early, there are always lots of birthday cards to be signed for seniors having birthdays soon. Nonperishable food items are collected each month for the Easthampton Food Pantry which is very appreciative of our donations. There will be a nurse available to take blood pressure readings, too. After lunch we'll be welcoming our Westhampton Fire Chief, Chris Norris, who will talk with us about winter fire safety in our homes. He will also talk about the importance of smoke and CO2 detectors and how often they need to be replaced. There was a recall a few months ago on some fire extinguishers that he will explain to us. We'll also be visited by our Veterans Agent, Joe Henning, at the luncheon. He can give us up-to-date information on Veterans benefits for local service members and spouses. Laws change so frequently these days that it's important to make sure you're getting the benefits that you deserve!

Walking Group

Although we've removed the **Walking Group** from the calendar during the snowy winter months, there still may be seniors who will continue to walk along South Rd. Please walk with care. We know that our highway department does a great job keeping our roads clear during the winter, but a little slip could cause a disaster. Be careful.

Foot Care Available

Diane Roeder, a registered nurse, will be at Westhampton Woods in the morning on **Thursday, Jan. 11**. If you'd like to have your nails trimmed, you can reach her at 413-374-0457 to make an appointment. Her next visit will be in March.

Board and Card Games

If you're looking for something to do during the long month of January, stop in at Westhampton Woods, Unit F, at 1:30 on Tuesday afternoons and join the game group. If you'd rather play Scrabble, you'll find that at the library on Jan. 4th and 18th at 5:30pm and Jan. 9th and 23rd at 1:30pm. All of these groups would be happy to have more seniors join them. The winter months are perfect for playing indoor games with friends!



Hikes

A message from Chuck Horn:

Nine of us finished the fall 2017 season with a great Sunday hike, on Dec. 3, led by John Clapp up to the Mineral Hills / Turkey Hill Road quarry. Thank you, Ray Fontaine, for co-exploring the trail with John prior to the hike. And thank you to Bob and Helene Pajak, Bill Tracy, David Majercik, and any others I may have missed for earlier leadership. Wendy Blow, Jean Webster, Julia Lennen, Lilly Baxter, and Louise Jasionkowski have helped with publicity and good advice along the way.

We had a wonderful 2017 hiking season. With a postponement here and there, we managed good weather every time. Our own hikers also welcomed many folks who had heard about us through the Gazette and Country Journal. During the winter, some of us will continue to explore new options for the spring. If the weather cooperates, we might even squeeze in something during the winter. Onward! We look forward to seeing you all again in the spring



The last hike of the season at Mineral Hills.

COA Breakfast

The 3rd Friday in January is the 19th when breakfast will be served at Westhampton Woods, Unit F, from 8:00 until 9:30. One of the COA Board members will be bringing a coffee cake or quick breads, and there's always hot cereal, coffee, tea, hot cocoa and milk to start your morning. Come anytime, visit with other seniors and enjoy a laugh together to start your day!

Library News from Lynn

Beginning in January, the Westhampton Library will have a once a month technology help class in the evening. Topics will vary from online safety to email, etc. If you have any suggestions of things you'd like to learn about, please let us know. A schedule of each month's offerings will be posted later in December. The first class will be January

31, Wednesday, 3pm. Topic: Basics and Modifications. (These classes are geared towards PC computers.) We will take a tour of your computer and discover where to find your files, internet, etc. We will also show you how to change your desktop by adding or removing items so it fits your needs. Additionally, we will cover modifications including making text bigger or changing the cursor so the words are more easily read and the cursor is easier to find.

Paint Night is back! January 25th at 6:30pm. Our paint night was so popular in October, we're offering it again. Let two local artists guide you in creating your own piece of art. Please call, email, or stop by the library to register. Space is limited.

Computer Classes

As 2018 begins, the computer classes with Bob Miller will be continuing. The class meets at the library on the 2nd and 4th Mondays of each month (unless Pat has planned a trip for them) from 10am until noon. If you have a laptop, bring it along, but Bob has an extra laptop that he brings for anyone to use. If you're having a problem with your computer or have a question to be answered, stop in and talk with Bob. He is excellent at solving computer problems! If there's something specific you'd like to learn, come to the class, and Bob might make it a lesson for everyone. Seniors with any level of computer knowledge are welcome.

Welcome New Ager!

If this is your first copy of Moving Forward, or if you have been added to the address line, odds are you are one of millions of Americans turning 60 in 2018. Welcome to Moving Forward and to the Westhampton COA!

Massachusetts is unique among states with its network of Councils on Aging. Councils on Aging (COAs) are the community focal point for social and support services to elders, families and caregivers in 349 cities and towns in Massachusetts. These municipal agencies develop priorities, serve as advocates and offer opportunities to access programs, services and activities that directly benefit more than 540,000 elders, families and caregivers annually.

Westhampton is among the few towns without a Senior Center- we depend on the Library, Westhampton Woods, and the Congregational Church to welcome seniors to our activities. We rely on our volunteers and the Friends of the COA for programs and outings, as well as the beloved Pie Sale.

Even if you are still working, you can play a role in the COA by sharing your concerns and ideas. If you are working part-time or are retired, please consider joining the COA Board, becoming a volunteer driver, or simply relax and join in our activities!



TRIAD COUNCIL

Seniors, Police, and Support Services Together — Learning ~ Informing ~ Empowering
Contact: Ginny Curtis – 529-9873 — westhamptontriad@comcast.net

Making a List & Checking it Twice = Safety

With winter in full swing, we have to remember to slow down and watch our step. It is easy to overlook the fall risks that cause serious injury to ourselves or loved ones. Here is a list of reminders and precautions:

PETS: Never step over a sleeping dog. Exercise caution when bending down to serve food; pets get excited and can accidentally knock you over. When they are not playing with their toys, keep them in a basket.

FLOORS: Avoid highly waxed / shiny floors; they can play tricks on the eyes.

MEDS: New medications can affect your balance or cause dizziness. Read instructions.

STORAGE: Avoid putting frequently used items in low storage drawers. It's best to put things you use frequently in a drawer/ cabinet that doesn't require up/ down movements regularly.

POSITIONS: Change positions slowly. Rising too quickly can lead to a feeling of faintness due to blood pressure change; get up gradually to stay balanced.

FURNITURE: Create a flow in your furniture so you don't have to navigate around tables and electric cords.

CHAIR: Reach back to make sure your chair is close to you before sitting. Make a habit to reach behind yourself.

BLACK ICE: Check the step BEFORE you step outside. Keep ice melt pellets by your door and in your car so you are not caught off guard.

VEHICLE: Update Emergency car kit, keep gas tank full, let folks know your travel plans.

Dedication + Excellence = Our Fire, EMT Service & Police Departments

In our busy lives, we tend to forget when we dial 9-1-1 that the women and men responding to assist us 24/7 have families and safety issues of their own when serving and protecting us. Our Council wishes to express our appreciation and respect to all of them. The time they spend being answerable, the time spent in continuing their State certifications, training, and gaining knowledge of the laws, and the time they spend away from their families demonstrates their personal commitment to service.

For the safety programs and all the services they provide to our schools, senior citizens, and town events, we thank them, too. Our dedicated 35 town volunteers of the Fire Department & EMT Services, and our Police Department maintain a high level of performance always assuring our safety and quality of life. We are proud of you and you are the best!

Our Triad Council wishes you a safe & meaningful New Year!

The Westhampton Council on Aging counts on YOUR support to continue our important programming for local seniors!

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

(Please write your check to The Westhampton Council on Aging, write "program support fund" in the memo line, and mail to Westhampton COA, 3 South Rd. Westhampton, MA 01027.)

Name _____

Address _____

Thank You for Helping to Support Your Neighbors!

Westhampton Council on Aging

Regional News

Seniors Aware of Fire Education

Senior 
SAFE

Happy New Year!

Among other things, January is the beginning of "burning season," which begins on January 15th. Here are a few ways to have a safe and legal burning season:

- burn only brush. It is illegal to burn building materials
- clear a burn-free area around your brush pile
- have water, rake, and broom at hand in case the wind comes up or the fire spreads so you can extinguish it immediately.
- do not wait until windy April to burn.
- get a permit from your fire department the day you burn.

--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.



"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."

Would you like to receive your newsletter by email instead of snail mail?

If so, please email Kristen at regionalcoanews@gmail.com to be put on the email list.

Credit Reports – yes, again,

So I yammer on about us checking our credit reports, and it finally dawned on me that you might be happy to have some ideas on what to look for after you get the things in hand!

1. Check all personal information for accuracy, i.e. spelling of name, social security number, past addresses, work history. For awhile one of the bureaus had Ed's and my social security numbers combined and otherwise messed up. Quite the bother.
2. Look for anything that is not yours! Do you recognize credit cards, a mortgage holder, phone bill company, medical bill, collection item? Is information about all of these correct, including whether any are delinquent?
3. Old information is to be removed by the bureau after a certain amount of time, so check that an old nasty such as a civil judgment is gone after 7 years.
4. Hard inquiries – these indicate someone is trying to access your report to give you credit in some fashion, OR to do mischief. Make sure you recognize these.

Each of the bureaus has a process to follow for correcting errors. Start here for how to do this: www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports. If you have to send them anything with your social security number on it, please send it from the post office in a secure fashion.

P.S. The fourth credit bureau, Innovis, should also be checked; go to Innovis.com. There is also a bureau that financial institutions use to verify bank account management history: ChexSystems.com. I requested a report from both, which were free, and will look at a freeze after I receive the reports. My source - Washington Post Personal Finance column.

As always, give a call if I can help you,
Jean O'Neil, TRIAD Committee Member
413-268-2228, jeanoneilmass@gmail.com

Navigating the murky waters of Medicare drug plans

*Adapted from article by Steve Maas
Boston Globe Correspondent,
November 11, 2017*

Massachusetts Medicare beneficiaries can change supplement and drug plans until January 23. Massachusetts offers over 20 private drug plans under Medicare Part D. Each plan has its own premium, deductible, and copay, and each has its own list of covered drugs (formulary). About two dozen other plans are offered to members of private Medicare Advantage plans that contract with the government to provide Medicare medical coverage. So why consider a private Part D provider? Medicare cannot negotiate prices with pharmaceutical companies, but private insurers that offer Medicare plans can.

Sometimes, switching plans can save you thousands. Retail drug prices vary widely among plans, even within plans. If you don't review your coverage by January 23 you may be surprised when you first fill a prescription in 2018. You may find a 2017 Tier 1 drug, the cheapest category, has increased to a higher tier and has a higher copay. Or, a drug you once paid at a set copay may now be based on a percentage of a new insurer's negotiated drug price. And, if a manufacturer raises a drug price midyear, your copay can go up.

Having assistance can help with baffling complexities of Medicare, such as varying enrollment dates, penalties for late sign-ups, and a vast choice of subsidy programs. You can get free help navigating Medicare & related health programs by making an appointment directly with a SHINE counselor; everything is confidential. Bring your drug list (including dosages and strengths) and Medicare card.

However, if you're a do-it-yourselfer, Medicare offers an online tool for comparing drug plans on Medicare.gov. You can compare Part D choices using your Medicare number or plugging in your zip code, your pharmacy preferences, and medications. For each plan the Medicare Plan Finder calculates how much you would pay over the course of a year for your medications at your local pharmacies or mail order. The calculation includes premiums, and changing drug copays over time; including the coverage gap (or "doughnut hole"); and for extremely high drug expenditures, the catastrophic phase, when copays drop significantly. Or, you can search a drug-price comparison site, such as goodrx.com, and find less costly options for filling RXs.

The doughnut hole, which will shrink annually until it disappears in 2020, occurs when the combined amount that you and your insurer have paid for drugs has exceeded a preset amount, this year, it's \$3,700. Since private drug plans negoti-

ate different prices, you may hit the doughnut hole under one plan but never come close under another.

If your income & assets are too high to qualify for one of a dozen or so special exemptions you can switch plans mid-year. You may qualify for a program that allows you to switch plans one time outside of the open enrollment period. If you are married with a joint income less than \$48,720, you can sign up for the state-run Prescription Advantage program for free. If your combined income is no more than \$81,200, you can join for a \$200 annual fee. Assets are not considered. Prescription Advantage plans also may limit out-of-pocket expenses and can save you from the perils of the doughnut hole.

For more information contact your COA, pharmacy or visit mass.gov/health-insurance-counseling.

Furnace Repairs and Replacements

If you are eligible for the Fuel Assistance program, you are also eligible for The Heating System Program through Community Action.



The Heating System Program is available to all Fuel Assistance-eligible homeowners. The program can pay for emergency heating system repairs, which eliminates the need to obtain and pay for an annual service contract. For systems that are unsafe/inoperable and not repairable, the program can usually pay for entire system replacement. For systems that are inefficient but still operable, Community Action (CA) can often replace when funding and time allows.

Community Action will call the heating system company with an authorization, and the company will bill Community Action directly for the work.

In the heating months of October to (about) April:
~During regular business hours, call 413-376-1115 and leave a message. This line is checked often throughout the day.

~During non-business hours, call your regular servicer and ask if they have a service contract with Community Action (not just a Fuel Assistance contract). If they do, schedule the repair and ALSO leave CA a message. If they do not have a service contract with Community Action, call around to find one who does, or wait until the regular business hours to call CA.

CA cannot pay for a repair if the service company does not have a contract with Community Action. Please feel free to call CA to determine which servicer you should call in case of emergency. For more information, please call Community Action Energy Programs at: 413-774-2310 or 800-370-0940. Their website is: www.communityaction.us/heating-system-repair.html

On the Go!

The Northampton Senior Center has arranged the following outings, and you are welcome to join!



Please make your reservations early as these trips fill up fast! **Call Francine Frenier at the Northampton Senior Center: 413-587-1228.**

*April 26- Thursday: **Sister Act***, a musical comedy, will be performed at Westchester Theater in Elmsford, NY. A full luncheon is included. Cost is \$125. There is a \$10 discount if paid in full by March 15.

*May 8- Tuesday: **Maggiano's Cooking Demo & Lunch, and JFK Library Centennial Celebration***. Learn tricks of the trade and enjoy a three course family-style luncheon. Then visit the JFK Library for its 100th celebration exhibit. Cost is \$114. There is a \$10 discount if paid in full by March 27.

*May 25-June 4: **Mt. Rushmore and the Black Hills of South Dakota***, 11 days, via bus, \$950 with double occupancy. Roommates available. Fourteen attractions and sites galore. Pay in installments or pay in full by Feb. 1 and receive a \$25 discount. \$100 Deposit. Trip insurance available.

*June 21-Thursday: **The Gilded Age of the Berkshires***. Tour Ventfort Hall and The Mount. Buffet lunch on terrace at The Mount. Cost is \$112. There is a \$10 discount if paid in full by May 7.

*June 26-28: **Three Day Tour to Lancaster, PA***. Two shows, Jesus at Sight & Sound and The Wizard of Oz at Dutch Apple Dinner Theater and more. \$434 with double occupancy. Pay in installments or pay in full by April 5th and receive a \$25 discount. \$50 Deposit. Trip insurance available.



Hilltown Easy Ride Updates

Shopping in Pittsfield

Our Tuesday Big Y trip to Northampton is popular, but did you know on Thursdays we take shoppers to Pittsfield? For many folks on the Western edge of the Hilltowns such as West Cummington, West

Worthington and Plainfield, getting their groceries in Pittsfield makes for a shorter ride.

We would be happy to take suggestions on which stops to make - but once we poll riders, we will have to go with the majority to make it an efficient trip. If you are interested in going on the Pittsfield ride Thursdays for shopping, please let us know at 413-296-4232. We would love to get a core group of 5-7 shoppers on Thursdays just as we have for our Tuesday to Northampton trip; sign up with a friend and save yourself the drive. If you need some assistance shopping, you may have a caregiver, family or friend go with you at no extra cost.

COA Group Outings

We are pleased to announce that we are able to keep the cost of group outings for our COA partners down to \$3-\$5 per person with the generosity of a Highland Valley Elder Services grant. While FRTA subsidizes the driver and gas costs for local shopping and medical rides, we found passing on the full cost of social outings to riders was discouraging use of the van when a trip's true cost came to around \$10-\$12 per person. Using the Highland Valley Elder Services grant to fill that gap is a wonderful solution - we are asking the riders to pay \$3 for a three hour trip, \$4 for a four hour trip, and capped at five hour outings for \$5 per person. Please consider using the van for holiday outings!

Hilltown Easy Ride Regular Schedule:

Monday – medical rides prioritized

Tuesday – Big Y in Northampton (we still do medical rides whenever possible on this day)

Wednesday – medical rides prioritized

Thursday – shopping in Pittsfield (we still do medical rides whenever possible on this day)

Friday – best day to schedule group social outings (we still do medical rides whenever possible on this day)

You must be 60+ to be eligible for the van and fill out a Demand Respond Application with FRTA. We would gladly help you with that process, or you may go on the FRTA website and download an application. It takes about a week to process, and once you get the acceptance letter you can start booking rides.

We are happy to answer questions:
413-296-4536 or ride@hilltowncdc.org.

Westhampton Council on Aging
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PRSR STD
US POSTAGE
PAID
PERMIT 183
Greenfield MA

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

The Chesterfield Council on Aging invites Hilltowners of all ages to:

Ring in the New Year!

International Food Potluck and Country, Folk and Bluegrass music
by James Kitchen & Friends

12:30pm Sunday, January 14th, 2018

(Music starts at 2pm)

Chesterfield Community Center
400 Main Rd., Chesterfield, MA

This community event brings the Hilltowns together with all generations enjoying warmth, friendship and great food. **Bring your favorite international dish to share!** Food from any region is encouraged, from cherished family recipes to your favorite cuisine (*please label your dish w / ingredients.*) The whole family is invited to share in the food and the fun!



James Kitchen has gathered many past performers and some new, including... **soprano Claudia Waite.** Claudia is an active soloist at the **Metropolitan Opera at Lincoln Center in New York City** and she will be one of the many talented performers raising money for the Northampton Survival Center and Hilltown Food Pantry.

This event is a benefit for the Hilltown Food Pantry: all honoraria and donations received will go to them. Funded in part by a multigenerational grant awarded by Highland Valley Elder Services to the Chesterfield COA, which coordinates these programs in partnership with: the Westhampton COA, Chesterfield Public Library, CFCEs of Westhampton and Chesterfield, Davenport Childcare, and New Hingham PTO.