

WORTHINGTON

COUNCIL ON AGING JANUARY

2015 Newsletter

If school is cancelled due to weather, there will be no COA functions.

ALL COA FUNCTIONS ARE FRAGRANCE FREE

The mission of the Worthington Council on Aging is to identify needs of those in our community age 60 and over and endeavor to develop programs, services and activities to meet those needs. The COA also has a commitment to educate the community at large to the needs of an aging population.

MEALS ON WHEELS - HIGHLAND VALLEY ELDER SERVICES -
Donation requested 800-322-0551 OR 413-586-2000

***ELDER ABUSE** - 800-922-2275 OR 413-586-2000 (ELDER ABUSE refers to any knowing, intentional, or negligent act by a caregiver or any other person that causes harm or a serious risk of harm to a vulnerable adult 60 OR OVER)

OSTEOPOROSIS EXERCISE CLASS - Maples I Common Room
Monday & Friday 10:30-11:30

TOWN ADMINISTRATIVE ASSISTANT, Peggy O'Neal Mon,
Tues, Weds 12-7, Thurs 8-3, Fri 8-12

KNITTING GROUP - Tuesdays 3-5 - COA Office
Questions call Helen Pelletier 238-4418

COFFEE AND CARING -1st Thursday of each month - 10:30 -
COA Office Questions call Sandy Epperly - 238-5584

This newsletter is partially funded by the Executive Office of Elder Affairs through funding under the Federal Older American Acts, the Town of Worthington, the Rolland Fund and private donations.

Worthington COA Coordinator - Sandy Epperly
413-238-5584 - Office 238-5532 -
coa@worthington-ma.us

FOOT NURSE -
Kip Moeller - Last Wednesday- Goshen Town Hall -
Appt. necessary - \$30 fee Call Liz 413-268-7122

Diane Roeder - Wednesdays - Chesterfield
Community Center (formerly Sr. Center) -
Appt. necessary - \$30 fee - 413-374-0457
toesandsolesrn@gmail.com

SHINE COUNSELOR -
Jesse Pulitzer-Kennedy 238-4155

HILLTOWN VAN - CALL 413-268-7582 NIGHT
BEFORE - Small fee ~ **Must have completed**
"Demand Response Application" from FRTA.

CHAIR YOGA - Chesterfield Community Center -
Tuesdays 10AM \$10//mo. or \$3-5 per session for
drop-in's.

HILLTOWN SOCIAL SERVICES - 413-667-
2203.

GOSHEN FOOD PANTRY - Wednesday
1-3 open for Worthington (3rd Wednesday 1-6)
413-268-7578.

VETERAN'S AGENT - TOM GERYK - 2nd and
4th Tuesday - 10-12 - Worthington COA office -
1-877-821-012 tgeryk@northamptonma.gov

IF YOU WOULD LIKE THIS NEWSLETTER VIA E-MAIL,
PLEASE SEND YOUR REQUEST TO coa@worthington-ma.us WITH "NEWSLETTER" IN THE SUBJECT LINE.
PLEASE NOTE YOUR PHYSICAL ADDRESS FOR
RECORD KEEPING. THE ADDRESS WILL NOT BE
SHARED



A good time was had by all

the Holiday Party attended by 80 people. We were definitely overflowing the space and apologize to those who were unable to be accommodated due to space limitations. Thank you to Lynne Scott for making our Christmas cake – Jane Tesla for providing the elf boots filled with candy for each person – Wally Fritz for preparing the meal – Phyllis Dassatti for ‘manning’ the hors d’oeuvre table – June Holcomb for placing the items on the trees– RJ Beaudry for making a yummy spinach dish for the hors d’oeuvre table and Lorraine Kerley for making her yearly offering of table favors – this year fabric Christmas trees! Jack and Darlene Millman, and Ed Pelletier for assistance in setting up on Sunday.

Thanks go to Bill Carter for the photos. Last, but certainly not least the board members who welcomed and assisted our party goers – Camille, Laurie, Helyn, Larry, and Lorraine.

Pittsfield Price Chopper and Price Rite donated gift certificates to help offset expenses.

It takes many hands and much time to have a successful party. ALSO – many hands to help clean up and put the tables away – I don’t dare to mention everyone who takes part in that for fear of forgetting someone! Due to sharing of space the COA is on a very tight time schedule the day of the luncheons – we must be cleaned up, everything put away and out of the space by 2:00! My heart-felt thanks to all who help with putting tables and chairs away at all of our functions.

The children ended the party with wonderful singing and happy faces. Thanks to the staff for helping prepare the songs – and thanks to the children for sharing their Christmas enthusiasm.



The COA signed and delivered, thru Louise Finn, approximately 540 holidays card for our troops!!! *Fantastic*– Thank you to all who signed cards. It’s not too early to start for next year...if you’ve left over unused cards, please bring them to the COA office for use next year. This saves a LOT of money since we don’t have to purchase them.



WOW – IS ALL I CAN SAY – the generosity of the senior community who attended the Holiday Party, PLUS the hard work of the knitting group overwhelms me. We donated over 500 warm items (socks, hats, gloves, mittens, scarves, afghans, lap robes, head bands) and one dish cloth (!) in December to:

Children and staff of the Conwell School

Department of Children and Families (Berkshire County)

Calvin Coolidge Rehab Center, Northampton

Goshen Hilltown Pantry*

***Includes Huntington Community Service Program; Loaves and Fishes, Gift Holiday Help from Gateway Regional District, Northampton Survival Center – administered thru Diane Meehan.**

Thank you all - your gifts were greatly appreciated.

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**BANK FEE WAIVER -LAW STILL ON THE BOOKS**

A bank can not impose a service, maintenance or similar charge on one checking and one savings account that a person 65 or over uses for personal, family or household purposes. This checking and savings account shall not be subject to a minimum balance requirement, a charge for a deposit or withdrawal or a fee for ordering the basic line of checks offered by the bank. A bank may charge for bounced checks, stop payment orders, wire transfers and certified or bank checks. Fees or charges associated with electronic transactions are also allowed. **It is up to the individual to notify the bank if they are eligible for the waiver and provide proof of their age.**

*It's not too late to call for space for the Writing Workshop with Patty Kimura (Worthington) and Bill Latimer (Cummington). This is a six-week series for COA poets and writers. SPACE is limited – the group is planning on meeting on Wednesday afternoons starting the end of the month – Call Patty to arrange for your space at the Worthington COA office.*

**238-0299**

## VERY IMPORTANT – reprint from February 2014 newsletter

### "Medicare "Observation Status" Warning

When you go to the hospital as a Medicare patient with an acute condition that requires a stay of two or more nights, you are supposed to be admitted as an inpatient. However, more and more hospitals now will place you on "observation status" instead. *Warning*: This seemingly innocuous designation can leave you responsible for tens of thousands of dollars in bills.

**Reason:** Medicare treats "observation status" the same as being an outpatient. This type of visit isn't covered under Medicare Part A, which pays for all inpatient hospital charges above your \$1,184 deductible. Instead, you are billed under Medicare Part B, so you must pay 20% of the bill for each service after paying the Part B deductible.

You also are charged for the medications that you get in the hospital, and you are unlikely to be reimbursed unless your Medicare Part D prescription drug plan covers the medications.

Over the past six years, the use of observation status has doubled in US hospitals. That's because if Medicare auditors decide later that an inpatient should have been called an outpatient, a hospital must return the Medicare payments it receives.

**Self-defense:** If your status is not immediately clear, have someone check with the hospital's case-management department...ask your regular doctor to get your status changed if you are on observation status...and appeal your charges if you find that your stay at the hospital or subsequent nursing facility is not covered under Medicare Part A. You can download a free appeals kit at MedicareAdvocacy.org.

*Bottom Line/Personal interviewed Toby Edelman, EdM, JD, senior policy attorney with the non-profit Center for Medicare Advocacy, Washington DC. MedicareAdvocacy.org*

## Ring in the New Year with a COLA!

Happy New Year, it's time to celebrate! Put down the champagne and ring in the New Year with a COLA. This year, nearly 64 million Americans who receive Social Security or Supplemental Security Income can expect a Cost-of-Living adjustment increase of 1.7 % to their monthly benefit payments. The average monthly social security benefit for a retired worker in 2015 is \$1,328 and the average monthly social security benefit for a disabled worker in 2015 is \$1,165. For people who receive SSI, the new maximum federal payment amount is \$733. Other Social security changes in 2015 are also worth noting. For example, the maximum amount of earnings subject to the social security payroll tax will increase to \$118,500. A worker will earn one social security credit after paying taxes on \$1,220 in earnings in 2015. Eligibility for retirement benefits still takes 40 credits (or 10 years of work). For more information go to: [www.socialsecurity.com](http://www.socialsecurity.com) or to get more personalized information you can create a "My Senior Center" account at: [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)

## Were YOU in the "DONUT HOLE" last year?

*If so... chances are you could reach it again!*

If you have a Medicare Part D or Medicare Advantage plan and do **not** get Extra Help, you will reach that coverage gap when the total retail cost of your prescription drugs reaches \$2960. Then you will pay 45% of the cost of brand name drugs and 65% for generics. Think what that means.... a \$300 brand name drug will now cost you \$135! This is where **Prescription Advantage** can help. **Prescription Advantage**, the Massachusetts prescription drug assistance program, can help pay for your prescription drugs when you reach the "donut hole." To find out how to lower your drug costs, call Prescription Advantage at: **1-800-243-4636** or **TTY at 1-877-610-0241** for the deaf and hard of hearing. You can also visit our web-site: **WWW.PRESCRIPTIONADVANTAGEMA.ORG**. *The money you save can be your own.*

# WORTHINGTON JANUARY 2015 COUNCIL ON AGING NEWSLETTER

## MONDAY, JANUARY 12

Held at the Conwell School – Huntington Road

11:45 – BLOOD PRESSURES

12:00 – POTLUCK LUNCHEON

12:35 – ENTERTAINMENT

Start off the year right! Come to the COA potluck luncheon – enjoy your friends and neighbors – make new friends – enjoy good food!

We read about making resolutions in the New Year – exercising, eating right, being more helpful to others, less stress, volunteering, and the list goes on and on. We have a solution – well, part of a solution for relaxation.....

Monday our entertainment will be *Betty Barbour* who will play the Celtic harp. Betty lives in West Worthington with her husband, Dick Benoit. They have provided the music for our Holiday Party (classical guitar and violin) the last several years.

She studies the Celtic, or lever harp, with Barbara Russell of Shutesbury. Betty is studying the harp primarily to use in her playing for patients in hospitals and nursing homes. Currently she is playing the violin in that capacity, having gained certification in the Music for Healing and Transition Program.

Betty has degrees from Smith College and the University of Massachusetts. She is retired from General Dynamics, and now enjoys more time for gardening and horseback riding in West Worthington.

JOIN US ON MONDAY, JANUARY 12 TO SOCIALIZE, EAT AND RELAX!!

**If school is cancelled due to weather, there will be no luncheon.**



# Are you in need of Housing Repairs?

## Hilltown CDC

**is currently seeking applications from homeowners who live in  
CHESTERFIELD, CUMMINGTON, GOSHEN, PERU, PLAINFIELD,  
WILLIAMSBURG, and WORTHINGTON.**

Hilltown CDC is preparing a grant application to continue the Housing Rehab Program in the above mentioned towns. If your home is in need of repairs and you think you may fall into the income guidelines below, please contact Paula Bilodeau, Housing Rehab Program Manager, at (413) 296-4536, ext. 123, or email Paula at: [paulab@hilltowncdc.org](mailto:paulab@hilltowncdc.org) for program details or an application.

If funded, the Housing Rehab Program can assist homeowners with repairs through No Interest / No Payment loans that may be forgiven over 15 years.

### Income Guidelines:

### Repairs:

|                        |                        |                     |
|------------------------|------------------------|---------------------|
| Family of 1 - \$44,750 | Roofs                  | Foundations         |
| Family of 2 - \$51,150 | Heating Systems        | Plumbing/Electrical |
| Family of 3 - \$57,550 | Lead Paint             | Window & Doors      |
| Family of 4 - \$63,900 | Septic Repairs         | Sewer Tie-in's      |
| Family of 5 - \$69,050 | Handicap Accessibility | Wells/Pump Repair   |

*Funding is provided by the US Dept. of HUD/DHCD and MA CDBG Programs.*

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The Worthington COA is seeking volunteers to help with secretarial duties for the board. Is anyone interested in preparing the newsletter? Speak with Sandy Epperly 238-5584 or any board member – Camille Smith, Helen Pelletier, Laurie McAnulty, Lorraine Kerley, Helyn Myrick, Larry Mason or Pat Kennedy. *HAPPY NEW YEAR!!*