

Scams! There is Help!!

I now interrupt our regularly scheduled articles on scams for another article on scams. !! This time I am happy to report that there are a lot of organizations and offices working to prevent us from getting taken. The District Attorney's office sponsored a seminar the other day with speakers from their office, the Consumer Federation of America, US Postal Inspectors, the Greenfield Savings Bank, and AARP.

All speakers had similar messages with a bottom line of "BE ALERT!" If you have any suspicion, even a little sneaking one, ask someone else if they see any problems, e.g., with a solicitation for money. Remember that a real bank, phone company, government office, etc., will not call you and ask for personal information – if they are legitimate, they will already have it. It's OK to hang up the phone on a robo call or the like. If something comes from a foreign address you don't know, report it but don't bite on any offer. They all reminded us that you can't win a lottery without entering it!

The speakers encouraged us to report suspicious items to someone. If an offer comes in the mail, take it to the post office. If it is an email, forward it to your email provider. If someone comes to your door, or worse, says on the phone that "they know where you live" if you don't send them funds, call the police. If you get a cashier's check to deposit, with a promise of free money, take it to the bank and give it to a bank officer. Don't deposit it!

It was great to hear that these offices and folks work together to prevent, catch, and prosecute the cads who try to take advantage of us. So that cashier's check might end up with attention by the bank and their investigators, the police, the postal service, and finally the DA's office. Just like on the crime shows, they need us to give them evidence.

Jean O'Neil, TRIAD committee member

It's That Time of Year Again!

If you have a Medicare Prescription Drug Plan or a Medicare Advantage Plan (HMO or PPO), you should receive a notice from your plan by the end of September. That notice outlines changes to be made to your plan for 2016: *it is important to **review, understand and save** this information!*

During **Medicare Open Enrollment, from October 15th to December 7th**, you will be able to change your plan for next year. If you would like help understanding your upcoming changes and options, a trained SHINE counselor is available to offer FREE and CONFIDENTIAL counseling on all Medicare and related health insurance programs. Learn more about how SHINE can help *you*: call your local senior center **now!**

Seniors Aware of Fire Education:

Senior 
SAFE

Senior SAFE addresses not only fire safety problems for older adults, but also other life safety issues.

One of the most common fear older adults face is the fear of falling and getting seriously injured. So, this month's question is: **What is one of the first things I can do to prevent falls?**

Answer: **GET RID OF SCATTER RUGS!**

Because we shuffle even the least bit, being tripped up by a scatter rug easily scatters us to the floor.

The Senior SAFE program is sponsored by the Massachusetts Department of Fire Services and some of our local fire departments

Worth Noyes, S.A.F.E. Educator,
Cummington & Williamsburg Fire Departments

The Home Modification Loan Program, a state-funded loan program

that can help Massachusetts residents live more independently at home. It provides 0% and 3% loans (up to \$30,000) and has generous income guidelines. Approximately 94% of homeowners qualify for a 0% loan. 0% loans have no monthly payments and repayment is only required when the home is sold or transferred! Ramps and Fences, wheelchair and stair lifts, bathroom and kitchen adaptations are included. **For info, visit www.mass.gov/mrc/hmlp or contact Susan Gilham at the MA Rehab Commission at 617-204-3739, 1-800-245-6543 (voice/TDD), or email SGilham@CEDAC.org.**

An Early Evening of Oldies and Light Country Music!

The Goshen Womens Club is sponsoring a musical event on **Saturday October 17 in the Goshen Town Hall**. Thanks to a grant from the Cultural Council a group of local musicians will play for a couple hours starting at **6:00**. There will be **light refreshments** available, and there is **no charge** for the event. The band is called **Sidetracked Sunday**, for reasons the players will be happy to explain, and is comprised of folks from Chesterfield and Goshen, with a friend or two from other local towns. **Come out for an early evening of oldies and light country music!**

NEED HELP WITH YOUR HOME REPAIRS? The Housing Rehab Program may be able to help!

Hilltown CDC received funding for the FY15 Housing Rehab Program! We're looking for homeowners who live in Chesterfield, Cummington, Goshen, Plainfield, Peru, Westhampton, Williamsburg, and Worthington who need help with their housing repairs. Here's a sample of some the work that can be performed under the Housing Rehab Program:

Roof and Foundation Repairs
Heating System Repairs
Plumbing and Electrical Repairs
Windows and Doors Replaced

Septic Systems and Sewer Tie-in
Handicap Accessibility Work
New Wells Drilled; Pumps Repaired
Lead Paint and Asbestos Removal

These are NO Interest/NO payment loans which may be entirely forgiven, and all repair work is completed by a licensed contractor of your choice. Please don't delay, funding is available and you may be surprised to find out you qualify. Contact Paula Bilodeau, Program Manager, at (413) 296-4536, ext. 123 or email her at paulab@hilltowncdc.org for more information and an application.

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

Regional Outreach Report

As the regional outreach coordinator for our seven northern hilltowns I have been busy getting out of the office. June, July, & August were slower paced but still busy enough to keep me occupied. I have been to the Worthington, Goshen, and Chesterfield annual picnics. Plainfield offered its monthly luncheons on the 2nd and 4th Wed of each month. After lunch, we started playing Scrabble--others have been working on a large puzzle.

In Plainfield, a senior has talked about reading and discussing the recent work by Atul Gawande (2014) Being mortal: Medicine and what matters in the end. One individual told me if you work with seniors or are a senior reading this short book is a MUST. It concerns the care society provides for seniors. Please email me if you are interested in joining facilitated discussions later in October or early November. Level of interest will determine where & when we meet, so touch-base if you are interested. We are working to arrange for town libraries to get copies of the book so interested library users have access to a copy.

In addition to working with hilltown COAs, I am training to become a stronger resource for seniors. I am participating in the Benefits Counseling and Application Assistance (BCAA) training at the Northampton Senior Center. A large group of volunteers, many newly retired, are learning to assist people apply for a large variety of programs, discounts, or

benefits. Three of the participants, including myself, are planning to offer assistance in the hilltowns. Help will be provided in COA spaces, other public locations, or during home visits.

I recently completed a six-week workshop about Chronic Disease Self-Management (CDSM) offered by the Hilltown Community Health Center. It is a no fee, no expenses activity with the possibility of transportation to and from the group meeting place. The six week group is enjoyable, fast moving & educational. Professionals from the Community Programs Office HealthWise Program at the Health Center meet with a small group of individuals. Participants are assisted with better managing a chronic condition and the pain and fatigue that accompany chronic health problems. The groups are intergenerational and participants have a variety of health issues.

If you have or care for someone with a chronic health issue I highly recommend participating in CDSM. Anyone can participate; you do not need to receive any of your health care from the Community Health Center. The September group was the first but more groups will be offered at northern hilltown location(s). If you would like more information you can contact me, Peg Whalen, by mail at Chesterfield Senior Center, 400 Main Road, P.O. Box 7, Chesterfield, MA 01012; by phone at (517) 285-9242; or by email at pwhalen@hchcweb.org. Be sure to leave a message. I work hard to return calls within 1 – 2 days. Please check back if you need a faster response.

By Request

Living independently and having an active life are common desires among seniors. More and more seniors are interested in aging in place, either remaining in your own home or living elsewhere in your own town. One way to age in place comfortably is to have a sense of security and safety. A threat to safety at home is falling, an increasing concern as we age.

Folks I talked with recently asked me about those emergency buttons you can wear around your house. I started looking into some of the available options for the northern hilltowns. As I investigated medical alert/alarm options I realized choosing which service to use is not the primary decision that is needed.

Before picking an alert/alarm service you need to decide whether you need the service. I found a set of nine questions you can use for yourself or someone you care about to help you think about the need*. Answer the nine questions below by replying YES or NO. Each YES answer is worth the number of points(#) listed at the end of each question.

Is it important to you to continue living independently?
(1)

Would having a medical alarm provide peace of mind for your loved ones, neighbors, or others in your life? (1)

Are you alone for several hours during the day and/or night? (2)

Do you have at least one of these chronic ailments (heart disease, stroke, COPD, osteoporosis, diabetes, arthritis)? (2)

Have you been hospitalized, or been to the emergency room, in the past year? (2)

In the past year, have you fallen, been worried about falling, or otherwise been at risk of falling in your home? (3)

Are you required to take several (more than two) medications each day? (3)

Do you use or have you been directed to use a cane, walker, wheelchair, stair climber or other assistive device to help you with balance and/or walking? (3)

Do you require assistance with at least one of the following activities (bathing, toileting, dressing, meal preparation, or other routine activity)? (3)

Now add the points for only your YES answers. Points appear at the end of each question in parentheses. You will end up with a number between 0 and 20. Look below for the level of need your score matches.

Interpreting your score. Add your YES points. The total indicates your level of need for a medical alert/alarm service.

0 – 3 Limited need: A medical alarm might not be required immediately, but need should be re-evaluated as time goes on or when your situation changes.

4 – 7 Moderate need: Hospitals, doctors, nurses, and professional caregivers might well advise you to consider a medical alarm.

8 – 14 Elevated need: A medical alarm is likely to be recommended strongly by hospitals, doctors, nurses, and professional caregivers.

15 – 20 Urgent need: A medical alarm is likely to be recommended with some urgency by hospitals, doctors, nurses, and professional caregivers.

Falling is a high risk issue for people over 65 because the extent of injury and challenges with healing increase as we grow older. The Centers for Disease Control and Prevention (CDC) reports 1 out of 3 older adults (those 65 or better) fall each year. Falls are the leading cause of both fatal and nonfatal injuries for older adults. Falls also put seniors at risk for early death or lingering disability. People age 75 and older who fall are four to five times more likely than those age 65 to 74 to be in a long-term care facility for a year or longer.

I urge you to share your score and it's meaning for you with someone in your life, either a professional, family member, friend, neighbor, or Council on Aging.

Now that you have a way to think about your need for an alert/alarm system, the next question is, which one is right for you? Next month I will include information about medical alert/alarm services that serve the hilltowns. I will include question to help you think about choosing a service.

If you have experience with any medical alert/alarm systems please share your thoughts! As always I can be reached at the Chesterfield Senior Center at 400 Main Road, Chesterfield, MA 01012, (517) 285-9242, or pwhalen@hchcweb.org. Be sure to leave a message if I do not answer your call. I try to return calls within 2 days. Check back if you need a faster response.

* Lifeline Systems (2005), 11 Lawrence Street, Framingham, MA 01702-8156. They can be reached by phone at 800-451-0525 or on internet at www.lifelinesystems.com. Use of the above materials is not an endorsement of Lifeline Systems. Choosing a service requires other considerations & information. Look for more on this topic in future newsletters.

Hilltown Elder Network (HEN)

provides eligible seniors with up to two hours of housework/shopping/etc. per week. HEN is run by the Hilltown Community Development Corp (HCDC). If you could use a little help around the house, call your Coordinator, **Helen Pelletier at 413-238-4418** or Charlie Hayes at 413-296-4536, Ext. 120.



RESOURCES DIRECTORY

Domestic Violence Advocate , Hilltown Safety at Home (HS@H)	413 559-8039
If you need help in an emergency, call 911 or the Safe Passage hotline	888 345-5282.
Elder Abuse Hotline	800 922-2275
First Call for Help Information and Referral Resources	800 339-7779
Fuel Assistance Application and Recertification (after 11/1)	800 370-0940
Hilltown Elder Network – H E N (sponsored by Hilltown CDC)	413 296-4536
Help inside the home & errands (waiting list)	
Veteran’s Service Officer Tom Geryk	413 587-1299
Joe Henning (Westhampton)	413 207-3541
<u>Food Services:</u>	
Food Bank of Western Massachusetts Brown Bag Program	800 247-9632 or 413 268-8407
Food Stamps - Supplemental Nutrition Assistance Program (SNAP)	413 552-5400
For assistance call Fran @ Williamsburg COA	413 268-8407
Hilltown Food Pantry - Goshen Town Hall* - Diane Meehan, Director	413 268-7578
*Each Wednesday 1-3 PM; 3 rd Wednesday 1-6 PM	
Meal Site Williamsburg Senior Center	413 268-8407
Meals on Wheels Highland Valley Elder Services (HVES)	413 586-2000 or 800 322-0551
Northampton Survival Center , 265 Prospect St. Northampton	413 586-6564
Salvation Army Emergency Food, Fuel or Medication Vouchers	413 586-5336/6564
<u>Health Services:</u>	
Highland Valley Elder Services Intake referral for homecare, etc.	413 586-2000
Hilltown Community Health Center - Medical & Dental	413 5511, ext. 131
Janet Dimock , HealthWise Community Health Worker	413 238-5511, ext. 149
Podiatrist Dr. Michael Coby , call Williamsburg Senior Center	413 268-8407
to schedule (Office hours alternating months at the Senior Center)	
Foot Care Kip Moeller , foot care, Goshen or in-home visits—Call Liz Loven for appointment—	413 268-7122
Oni, RN , monthly foot care in Williamsburg or in-home visits	413 268-8407
Diane Roeder , foot care in Westhampton & Chesterfield	413 374-0457
SHINE, Medicare & Drug Coverage Part D & Prescription Advantage	
Wayne Glaser	Call your COA for appointment
Richard Bauman (Westhampton)	413 527-5240
Lorraine York-Edberg	413 773-5555, ext 2275
Mass Health and New Health Coverage	
John Bergeron, HCHC-Huntington	413 667-2203
Eli Stark at the Hilltown CDC-Chesterfield	413 268-0200
<u>Transportation Services</u>	
Chesterfield FRTA Volunteer Driver, Carol Jolly	413 296-4254
Cummington Neighbor to Neighbor Drivers	413 634-2262
Westhampton transportation to appointments or grocery shopping, Susan Everett	413 527-9098
Williamsburg Medical Rides Williamsburg Senior Center (to schedule)	413 268-8407
PVTA Dial-A-Ride (tickets sold at Williamsburg Senior Center)	866 277-7741
PVTA Shopping VAN (Williamsburg) -Tuesday shopping trips & trips to town, \$2.00	413 268-8407
FRTA Van (Cummington) Shopping trips on Tuesday mornings, med appts. afternoons) Ellie Loomis	413-268-7582
(Goshen Shopping trips & Med rides on Tues., Weds. & Thurs. with advance notice) Ellie	"
(Plainfield residents can use the van for medical rides any day except Tuesday) Ellie	"
<u>Local Councils on Aging</u>	
Chesterfield COA , Nancy E. Braxton	413 296-4007
Cummington COA , Carolyn Urekew	413 634-2262
Goshen COA , Rosemarie Clark	413 268-8236
Plainfield COA , Jane Neri	413 634-5703
Westhampton COA , Pat Miller	413 527-2404
Williamsburg Senior Center , Marie Westburg	413 268-8407
Worthington COA , Sandra Epperly	413 238-5584