

WORTHINGTON

COUNCIL ON AGING

February 2019 Newsletter

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.

***ELDER ABUSE** - 800-922-2275 (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)

HEALTHY BONES AND BALANCE CLASS -
Maples I Common Room Monday & Friday 10:30-11:30

TOWN ADMINISTRATIVE ASSISTANT, Peggy O'Neal Mon, Tues, Weds, Thurs 9-5

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

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

CHAIR YOGA – Chesterfield Community Center –
Tuesdays 10AM \$10//mo. Or \$3-5 per session for
Drop-in.

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

FOOT NURSE - Diane Roeder - Wednesdays - Chesterfield
Community Center (formerly Sr. Center) - Appt. necessary -
\$30 fee - 413-374-0457

HEN COORDINATOR – Worthington – Helen Pelletier –
238-4418 and/or Amy Phinney - 413-655-0123

HILLTOWN VAN – (Easy Ride) CALL 296-4232
NIGHT BEFORE – Small fee ~ **Must have completed**
“Demand Response Application” from FRTA.

HILLTOWN SOCIAL SERVICES – 413-667-2203.

GOSHEN FOOD PANTRY – Wednesday 1-3 - 3RD
Wednesday open until 6pm. 413-268-7578.

VETERAN’S AGENT – TOM GERYK – Town Hall
– 2nd and 4th Monday 9-11 am 1-877-821-0128
tgeryk@nothamptonma.gov

LIBRARY HOURS - Tuesdays 3-7 pm, Thursdays
10-12 & 3-7, Saturdays 10-4 413-238-5565
(theworthingtonlibrary@gmail.com), &
website www.theworthingtonlibrary.org Also on
Facebook at The Worthington Library.

REIKI – Monday, Tuesday, Thursday Friday
mornings by appt. Susan Ryan 413-588-1771 - \$15
Donation

*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.*

**ALL COA FUNCTIONS
ARE FRAGRANCE FREE**

CIRCUIT BREAKER TAX

Senior Citizen Property Tax Relief

Eligibility

Age 65 or older by December 31, 2018

Own or rent in Massachusetts as principal residence.

In Tax Year 2018 your total income does not exceed:

Single filer:	\$58,000
Head of household:	\$73,000
Married filing jointly:	\$88,000

Who is Ineligible?

- Those who receive federal or state rent subsidy.
- Those who are a dependent of another tax payer.
- Those whose property is assessed at a value of more than \$778,000
- Nonresidents
- Married persons filing separately.

The MAXIMUM credit for Tax Year 2018 is \$1,100.

The tax credit is applied to what is owed for income tax. If the credit is more than what is owed, a refund (interest free) will be issued.

The tax credit is NOT considered income.

HOW TO APPLY –

You MUST file a Massachusetts state income tax return and include Schedule CB.

You can file your tax return for FREE using one of the free filing options at mass.gov/mafreefile or you may download forms to be filled at mass.gov/dor/forms.

Why is this called the “Circuit Breaker”?

The Credit is “tripped” like an electrical circuit breaker when real estate tax payments exceed 10% of a person’s yearly income.



Trip to the Magic Wings Butterfly Museum Friday, February 8. Everyone had a great time.
Watch for the next trip ~ seating limited! Thanks Phyllis and Helen for making this possible.



There has been a recent increase in the 911 Surcharge, which all telephone customers, regardless of technology (e.g. landline, wireless, or VoIP), pay monthly for each telephone line capable of accessing the 911 system. Effective January 1, 2019, the surcharge increased from \$1.00 to \$1.50. Therefore, any bills issued for telephone service after this effective date can reflect the new surcharge of \$1.50. The purpose of this increase is to support upgrades being made to the Commonwealth's 911 system in order to ensure the most appropriate public safety personnel respond to emergencies as quickly as possible. As of January 1, 2024, the surcharge will be reduced back to \$1.00.

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Joan Hicks 296-4571 – Therapeutic coloring – Tuesday 1-3 – Call Joan with questions.

Althea Mason – 238-7701 – Water colors – CALL Althea for details

Cooking with a microwave – program by Amber Letourneau, Nutrition Coordinator – Food Bank of Western Mass – watch for further details

Silk scarf painting – Trish Gendrin – CareOne – watch for further details – reservations will be necessary! There are no fees for any of the proposed programs!

Federal Trade Commission Scam Warning

The Federal Trade Commission is getting reports about people pretending to be from the Social Security Administration (SSA) who are trying to get your Social Security number and even your money.

In one version of the scam, the caller says your Social Security number has been linked to a crime (often, he says it happened in Texas) involving drugs or sending money out of the country illegally. He then says your Social Security number is blocked – but he might ask you for a fee to reactivate it, or to get a new number. He will ask you to confirm your Social Security number.

In other variations, he says that somebody used your Social Security number to apply for credit cards, and you could lose your benefits. He also might warn you that your bank account is about to be seized, that you need to withdraw your money, and that he'll tell you how to keep it safe.

All of these are scams. Here's what you need to know:

- The SSA will never call and ask for your Social Security number. It will not ask you to pay anything. It won't call to threaten your benefits.
- Your caller ID might show the SSA's real phone number (1-800-772-1213), **but that's not the real SSA calling. Computers make it easy to show any number on caller ID. You cannot trust what you see there.**
- **Never** give your Social Security number to anyone who contacts you in this way. **Do not confirm the last 4 digits. Do not give a bank account or credit card number – ever – to anybody who contacts you by phone asking for it.**
- **Remember that anyone who tells you to wire money, pay with a gift card, or send cash is always a scammer no matter who they say they are.**

If you're worried about a call from someone who claims to be from the Social Security Administration, get off the phone. Then call the real SSA at 1-800-772-1213.

If you have spotted a scam, then tell the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint).

To learn more, you can go to [Fake Calls about your SSN](#).

Cooley Dickinson Health Care is conducting a community health needs assessment. Our 2019 assessment will include a special focus on the needs of older adults and we want to hear from you! Please join us for a discussion about the needs of older adults in our area.

We hope to hear from a variety of older adults as well as programs that serve them. We are offering two dates and locations. Please register for the location that's most convenient to you. Light refreshments will be served. •

Tuesday, Feb. 26, 1:30 to 3 pm Northampton Senior Center, 67 Conz Street, Northampton, MA This event is co-sponsored by the Northampton Senior Services and Northampton Neighbors

• Monday, March 4, 2 to 3:30 pm Amherst Senior Center, Bangs Community Center, 70 Boltwood Walk, Amherst, MA. This event is co-sponsored by the Amherst Senior Center/COA and Amherst Neighbors

To register, please contact 888-554-4234 (4CDH) or visit cooleydickinson.org/events

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## [Scams to Watch Out for in 2019](#)

It is estimated that older adults lose billions of dollars to scammers each year. But there is good news—last year the Federal Trade Commission noted that [older consumers are more likely to report they've been victimized by financial exploitation](#) than their younger counterparts.

Here are three scams that are notably making the rounds.

### **1. Beware of Social Security spoofing calls**

There's been a significant uptick in [fraudulent telephone calls from people claiming to represent the Social Security Administration](#) (SSA). In them, unknown callers threaten victims that they face arrest or other legal action if they fail to call a provided phone number or press the number indicated in the message to address the issue. Sometimes the scammers switch tactics and say that they want to help an individual activate a suspended Social Security number. They may even “spoof” the actual Social Security hotline number to appear on the recipient's phone: 1-800-772-1213.

If you receive one of these calls, hang up. Know that Social Security rarely contacts persons by phone unless you have ongoing business with them and they never make threats about arrest or legal action.

Report suspicious calls to the SSA Office of the Inspector General by calling 1-800-269-0271 or [submitting a report on the OIG website](#).

### **2. Watch for a new twist on the old grandparent scam**

The grandparent scam has been around for several years. In this approach, a person calls an older adult pretending to be a grandchild who's been involved in an accident or legal trouble and needs money immediately.

Recently, the Federal Trade Commission (FTC) found that instead of using wire transfer or gift cards, an increasing number of older adults are mailing cash to these fraudsters, with a [median individual loss of \\$9,000](#). According to reports, the scammers often ask seniors to divide the bills into envelopes and place them between the pages of a magazine, then send them using various carriers, including UPS, FedEx, and the U.S. Postal Service.

The FTC warns that if you or a loved one receives one of these calls, don't act right away. Call that grandchild back on a correct phone number and verify their whereabouts. If you've mailed cash, report it right away to the Postal Service or shipping company you used. Some people have been able to stop delivery by acting quickly and giving a tracking number. Be sure to also file a complaint to the FTC at [FTC.gov/complaint](#).

### **3. Only work with reputable agencies after a natural disaster**

Wildfires, earthquakes, tornadoes, hurricanes—these unpredictable forces of nature can be devastating to those living in affected areas. Even those not directly affected may want to lend support in whatever way they can.

Unfortunately, [natural disasters are a golden opportunity for scammers](#), who target both those who've been directly affected and those who want to offer their support. Natural disaster scams typically start with unsolicited contact by telephone, social media, e-mail, or in person. Scammers may:

- Impersonate charities to get money or private information from well-meaning consumers.
- Set up fake websites with names that mimic legitimate charities to trick people into sending money.
- Pretend to be from the IRS and collect personal information under the guise of helping victims file loss claims and get tax refunds.

To find reputable charities to support victims of natural disasters, use the [IRS's tax exempt organization search](#) or look for an organization's charity rating on places such as Guidestar and Charity Navigator.

If you're a disaster victim, use NCOA's [BenefitsCheckUp® disaster assistance tool](#) to find legitimate help with relief and financial assistance.

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I know of 2 people in Worthington who have been called by people representing "Publisher's Clearing House". The scammers said the person had received \$----,---,--- plus a Mercedes and wanted their bank number so the money could be deposited. **DON'T EVER GIVE OUT YOUR BANK ROUTING OR ACCOUNT NUMBERS. Want someone to talk to – "phone a friend"! This JUST happened to two of your neighbors. No, they did not fall for the scam. USE YOUR COMMON SENSE.**

Life is easier than you'd think; all that is necessary is to accept the impossible, do without the indispensable, and bear the intolerable. Kathleen Thompson Norris