

Worthington Council on Aging

January 2020 Newsletter



Worthington Council on Aging
2 Packard Common
Worthington, MA 01098

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Dates to Remember:

Mondays & Fridays, 10:30-11:30am
Healthy Bones and Balance at the Maples

Wednesdays, January 8th & 22nd, 9am
Coffee and Chat at the COA office
Come join us!

There will be no COA Potluck in Jan. 2020.



The Worthington COA spent a lovely day in November touring **The Botanic Garden of Smith College**. Highlights from this trip were the Annual Fall Chrysanthemum Show which featured an extraordinary display of blooms in a variety of shapes and colors. Another memorable room was the Palm House, commonly referred to as the "Jungle Room". It was originally built in 1895, and has kept a similar feel over the past 100 years. Following the beautiful tour, the group had a nice lunch at the Fishtales Bar and Grill in Hatfield.



*Pictured from left to right:
Brenda Mason, Charlie Baker, Shirley Robinson,
Helyn Myrick, Phyllis Dassatti;
Back Row: Steven Strom, Marjorie Strom,
Leann Mason, and Helen Pelletier*

The Worthington COA held their **annual Holiday Luncheon** at the Comfort Kitchen and Bar in Huntington. It was quite the popular event which filled up the entire restaurant! The atmosphere was Christmas-themed with many large antique santas surrounding the rooms. The owner, Mike Desmarais, and his team, served up a succulent meal of salad with homemade balsamic dressing, warm rolls, chicken cordon bleu with root vegetables and creamy mashed potatoes. The dessert was warm apple cobbler with vanilla ice cream. Everyone had a great meal and left with their own special Christmas present.



As we enter in a New Year of possibilities, remember five simple rules:

1. Free your heart from hatred
2. Free your mind from worries
3. Live simply
4. Give more
5. Expect less and enjoy every moment



Stroke Alert—Read now!

Stroke can affect anybody, at any age. There actually has been an increase in stroke in people under the age of fifty. High blood pressure is the most important risk factor for stroke, and it's controllable. Check your blood pressure often and have it treated if it is elevated. The American Heart Association has published a simple acronym to help people identify signs of stroke. The acronym is **FAST**. "F" for facial drooping, "A" for arm weakness, "S" for speech difficulty, and "T" for time to call 911, even if only one of these symptoms are present. After a stroke, time is brain tissue—for every minute that goes by, about 2 million more brain cells will die! If you have a symptom, call 911 immediately and have your loved ones meet you at the hospital. According to Pamela Duncan, Ph.D., Stroke Rehabilitation expert: "Prior physical fitness is a good predictor of recovery in stroke victims." It is a great reason to stay in shape!

Fatty deposits in the brain that block blood vessels (cerebral thrombosis) result in 87% of strokes. When you get your check up, pay attention to your numbers. Watch your diet. Make sure you get at least 30 minutes of exercise a day, five days a week. Make time to turn the number in your favor. Make time now to avoid a stroke—it's your one life to live! Protect it

Data compiled from December 2019, Prevention



"Either cheer up or take off the hat."

Did you know that according to a recent survey conducted with the nonprofit HealthyWomen and healthcare communications agency GCI Health—more women were stressed by clutter than by money, their health, or the news?

Perhaps decluttering should be at the top of our New Year's resolution list!



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 01096

Name _____

Address _____

Thank You for Helping to Support Your Neighbors!

Worthington Council on Aging

Seniors Aware of Fire Education



The New Year is a time to make and keep resolutions. Here are a few you might want to make and keep that will help keep you from falling. Resolve to:

- Get more exercise.
- Wear sturdy, slip-proof shoes.
- Wear slip-proof slippers; don't walk around the house wearing only socks on your feet.
- Get rid of scatter rugs or secure them to the floor so they won't scatter you.
- Sand ice on steps and walks.
- If you are having trouble with balance, talk to your doctor.

Have a S.A.F.E. new year!

~ 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.

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. Include your address so I will know which mailing list to take you off of. Thanks!



Cell Phone Static

For as helpful as cell phones have become, they sure do cause a lot of bother when all those unwanted calls come in. I assume you added your number to the "Do Not Call" registry a long time ago, and that helps a bit but there are things you can do in managing your phone.

A good first hint is to put everyone who might call you in your contact list. Give them a name and answer the call only if that name comes up on the screen. If someone else calls and really wants you, they can leave a message. You can also assign a ringtone to the folks in your contact list, then ignore other ring tones as they come in.

After spending some time with a beverage (hey – you might as well enjoy the process) and getting your contact list set up, ask your phone to block all other calls. You'll find that option in "Settings", and may also be able to set up the "Do not disturb" option to help block unwanted calls.

And some avoidance... when you do online shopping, try to opt out of phone calls. If a store clerk asks you for a phone number, find out if it is really necessary that they have it. Or just politely refuse to give it, gambling on whether they will give up on a sale or not.

There are services to block calls – too much to write in this space. But look at **clark.com/technology/phones-mobile-devices/how-to-stop-robocalls/** and **consumer.ftc.gov/taxonomy/term/919**

As always, if you do answer a robocall, do not engage in either a chat or tirade. Don't hit a key to "stop these calls". For real, do not say the word "yes". Just Hang Up!

Stay safe,

Jean O'Neil, TRIAD committee member
413-268-2228, jeanoneilmass@gmail.com

Circuit Breaker Tax Relief

There is a state income tax credit for eligible Massachusetts residents age 65 or older who paid rent or real estate taxes during the tax year. The credit is for senior homeowners and renters who meet income limits and other eligibility requirements. Homeowners may claim the credit if they paid more than 10% of their total income for real estate taxes, including water and sewer debt charges. Renters can count 25% of their rent as real estate tax payments. If you have not filed for Circuit Breaker before, you may file for the current year and the two years previous. You must file a Massachusetts state income tax return to claim the Circuit Breaker Credit, whether or not you normally file one. You must include Schedule CB, Circuit Breaker Credit, with form 1. For additional information, contact:

**Massachusetts Department of Revenue
Customer Service Bureau
800-392-6089
617-887-MDOR
www.mass.gov/dor**

Notes from MCOA

Massachusetts Council on Aging

* **New Veteran's Services Benefit Calculator from Harvard Law School**

In November, the Veterans Legal Clinic at the Legal Services Center of Harvard Law School launched a new online tool to help Massachusetts veterans and survivors who are struggling financially. The tool, called the **Massachusetts Veteran Benefit Calculator**, is an easy to use online calculator and can be accessed at MassVetBen.org. The Mass Vet Benefit Calculator helps veterans, their families, and service providers determine potential eligibility for financial assistance through the Massachusetts Veterans' Services Benefits Program—known as Chapter 115. Chapter 115 can provide critical monthly assistance to low-income veterans, as well as their survivors and dependents, with monthly payments ranging over \$1000 depending on need.

The Mass Vet Benefit Calculator can be completed by the veteran, or with the aid of a family member, service provider, or advocate. It takes only a few minutes and can be done on a desktop computer, a smartphone, or a tablet. The Calculator asks a series of questions about income and expenses and at the end indicates if the user appears to be eligible for assistance through Chapter 115, along with an estimate of how much they are likely to receive. The Calculator also provides information about how to apply for Chapter 115,

including contact information for the user's local Veterans' Service Officer (VSO), who will submit a formal application. The Mass Vet Benefit Calculator was created to help reduce financial insecurity, homelessness, and hunger in the Commonwealth's veteran community, and we hope it will be of use in your vital work with veterans and survivors.

* **Medicare Savings Programs (MassHealth Buy-In programs)**

On January 1, 2020 the income and asset limits for the Medicare Savings Programs (also known as "MassHealth Buy-in" programs) are increasing. Under these new limits some Massachusetts residents with Medicare may be newly eligible for these programs, and existing members may be eligible for other Buy-In benefits.

Medicare Savings Programs (MSP)

Medicare Savings Programs are federally funded programs administered by each individual state. These programs are for people with limited income and resources and help pay some or all of their Medicare premiums, deductibles, copayments and coinsurance.

In Massachusetts, you'll recognize this program as the "MassHealth Buy-In" Programs. As part of the Medicare Savings Programs, Massachusetts offers three different coverage types.

- * MassHealth Senior Buy-In for Qualified Medicare Beneficiary (QMB)
- * MassHealth Buy-In for Specified Low-Income Medicare Beneficiaries (SLMB)
- * MassHealth Buy-In for Qualifying Individuals (QI)

For current income and asset/resource limits please visit: mass.gov/service-details/program-financial-guidelines-for-certain-masshealth-applicants-and-members



Stronger than Yesterday



Chair Yoga

Yoga is for everyone, and this form is gentle and relaxing. It improves your flexibility and may offer relief from arthritis and insomnia.

Tues. 10am, Chesterfield Comm. Ctr
Led by Sarah Prince
Requested donation: \$5/class.

Thurs. 10:45am, Williamsburg Senior Ctr.
Chair Stretch and Strengthen
Led by Alexandra Mello. \$10/class.*

Yoga for You

*Taught by Michelle Wolk, this class is geared for active adults. Any adult can join. Class is \$12 or 6 classes for \$60.**

Tues. 6-7pm, Williamsburg Senior Ctr.

Dance Class (Modern / Creative)

Contemporary dance for adults, taught by Susan Waltner. Donations gratefully accepted.

Weds. 10am, Williamsburg Senior Ctr.

Feldenkrais

Create flexibility, strength and balance, with trained instructor Michele Morales-Wolk. Open to all ages.

Mon. 7pm, Chesterfield Comm. Ctr.
Requested donation: \$5/class

Healthy Bones and Balance

Designed to increase participants' strength, mobility, flexibility and balance, H B & B classes are a free, fun way to exercise and socialize. Medical clearance is required.

Mon. & Thurs. 9:30am
Cummington Comm. House

Mon & Fri. 10:30am
Worthington, Maples I Comm. Room

Williamsburg classes are on hold for a short while. Watch the newsletter for re-start dates.

Hiking

Chuck Horn and Ray Fontaine organize hikes around the Westhampton / Easthampton area. To get on their email list, email Ray: westhamptoncoahikers@comcast.net

Muscle Strengthening Classes

Strength training keeps your bones strong and helps maintain muscle mass. Led by Joan Griswold.

Mon. 10am, Plainfield Town Hall
Weds. 10am, Goshen Town Hall
Fri. 10am, Chesterfield Comm. Ctr.

T'ai Chi

T'ai Chi is a wonderful activity known to increase balance, centeredness within oneself, and an enhanced relationship with the natural world.

Mon. 9:30am, Chesterfield Comm. Ctr.
(Advanced; \$5/class)

Thurs. 6:30pm Chesterfield Comm. Ctr.
(Beginner; \$5/class)

Fri. 9:30am Williamsburg Senior Ctr.
*\$10/class**

Zumba!

*Led by Melissa Tee. All levels welcome. \$10/class.**

Mon. 6pm, Williamsburg Senior Ctr.

To find out more, and to register, please contact the appropriate COA:

Chesterfield:

Janice Gibeau, 296-4007,
coa@townofchesterfieldma.com

Cummington:

Chrisoula Roumeliotis, 634-2262,
coa@cummington-ma.gov

Goshen: Evelyn Culver, 268-3316, ematk@aol.com

Plainfield: Susan LaRock, 413-743-5345,
slarock@town.plainfield.ma.us

Westhampton:

Amy Landau, 203-3086, westhamptoncoa@comcast.net

Williamsburg:

Sherry Loomis, 268-8407, sloomis@burgy.org

**Financial aid may be available for Wburg residents.*

Worthington:

Shelley Rice, 413-238-5532, coa@worthington-ma.us

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Worthington, MA 01098

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Out and About in January

Sun. January 5th at 1pm
Ring in the New Year: International Potluck
Chesterfield Community Center
400 Main Rd. Chesterfield

You are invited to come ring in the new year with us!
Share your family's traditional holiday dish!* Food.
Family. Fun. Music by Jerry Noble.

**Not required. Donations also welcome.*



Weds. January 22nd, 6-9pm
Wild and Scenic Film Festival
Chesterfield Community Center
400 Main Rd. Chesterfield

Sponsored by Wild and Scenic Westfield River Committee and the Chesterfield Cultural Council. Hosted by Chesterfield Council on Aging. Snow date January 29.

