Chesterfield Council on Aging May 2020 Newsletter



Chesterfield COA & Community Center 400 Main Road, PO Box 7 Chesterfield, MA 01012 Jan Gibeau, Director coa@townofchesterfieldma.com 413-296-4007

Coping with a Crisis in the Country Way: Four important Perspectives

Eat Healthy, Exercise, Stay Connected and Muse

Here are some updates on how that's working

FOOD in Chesterfield

Goshen Food Pantry, Chesterfield Volunteers, HCDC and Foodbank Deliver

Diane Meehan, Director of the Goshen Food Pantry, notified us that they could offer food supplies for emergencies and others who are in need of help. She and her husband generously took time to pack up boxes up on Sunday, March 29. Volunteers Amy Gavalis and her partner Tim McElroy, picked the food up and brought it back to the Center and prepared them for delivery. Lee Manchester and his wife, Nancy Rich joined them in taking food to people in town who could use immediate support, especially people who were homebound and/or ill. Diane personally delivered another supply.

The food supply has also expanded with goods being donated by individuals. The Foodbank resumed its provision of "brown bags" and John Follet picked up the boxes and joined Lorrie Childs, Amy Gevalis and Tom Doyle in making the deliveries. Gail and Mike Lucey, Therese Brigley, Scott Carpenter, Nancy Rich and Lee Manchester stepped up to do grocery shopping. By the time this newsletter reaches you, the list of shopping and deliveries will have grown as well as the ranks of volunteers. For this we are extremely grateful.

It's said that "Many hands make light work", but when volunteers help at times like this it's even more appreciated.

FINDING FOOD LOCALLY

News from Tevis and Rachel Robertson Goldberg:

The Crabapple Farmstand is now open and staffed

on Saturdays from 10am-2pm with a full selection of produce and other products. During that time one of us will be available to answer questions and help get things for people, as well as be able to run credit, debit, or EBT card transactions. That would be a great time for folks who receive SNAP benefits to stop by, because we can accept SNAP for meat, eggs, produce, and food producing plants. Produce and food producing plants are additionally eligible for the State's HIP benefit, which is a great program that we know has been hard for Hilltown residents to take advantage of, due to a lack of staffed farmstands.

The farmstand will continue to be open on a self-service basis during the rest of the week for meat and eggs and a limited selection of other products. Payment must be by cash or check during self-service hours. If you're not able to make it during our Saturday hours, do send us an

email or call to set up an appointment to pay by card or for help with meat or plants.

One of the reasons why we are making this change is that the Northampton Winter Farmers' Market, which we've been attending on Saturdays, has been cancelled for the remaining six weeks of its season, in response to the Coronavirus outbreak. We are hearing that many other indoor Farmers Markets are also closing, or are discussing potentially closing. While we understand the need to reduce large gatherings of people, it is also important for people to have access to fresh, healthy food. Opening our farmstand seems like a great way right now to help people access that food without having to go out to larger venues.

You can get your garden started. We have things like basil and tomato plants that can't go out yet, for those with sunny windows who want to get an early start. As the spring progresses, we will have a wide selection of plants for your garden, as well as an increasing supply of vegetables. Produce that will be available for the next few weeks includes Salad Greens, Potatoes, Carrots, Cabbage, Celeriac, Turnips, Radishes, and Kohlrabi. We have lovely houseplants available, and the first of our vegetable starts are almost ready.

In the Works: Need Food? Miss the Library?

Access to food in stores is growing more difficult. Shopping itself is a challenge. Closed libraries have left readers running out of books. A lot of puzzles have been completed. It's time to re-stock up! But how?

Members of a newly formed Community Support "A" Team has been convened to address the issues that make hanging in there difficult during this pandemic. Zoom meetings with volunteers, members of the town administration, COA board and any other interested residents are taking place. The goal is to create a convenient and protected pick up site where people can donate or pick up food. Plans include creating a "pop-up" mini library with access to donated books, both audio and hard copy, puzzles, music, and movies. Volunteers have also expressed an interest in delivering needed items. If you've not yet heard about this initiative by the time this newsletter reaches you and you want to help, give Jan Gibeau (296-4007) a call.

Eat Healthy

May Recipe:

Put a Spring in your STEP with stalks and stalks of asparagus.

Breakfast or lunch for two for two days!

Ingredients

- —One medium potato scrubbed, no need to peel, dice and boil for four minutes and drain
- —A small bunch of asparagus. Cook barely for three minutes in boiling water. Cut in 1" or so lengths
- —About seven cherry tomatoes or slices of tomatoes
- One cup grated cheese, cheddar, a mix of goat or cheddar and feta, or whatever you have onhand
 Eight large eggs beaten with a whisk, add two tablespoons of water to the eggs and beat a couple of more times to mix in
- —Salt, pepper, chopped parsley if you want

Directions

- —Take a large frying pan with a lid, and gently melt about a tablespoon of butter.
- —Add the cooked potatoes, and the asparagus to the eggs.
- —Season lightly with salt and pepper
- —Dump egg mixture into frying pan and gently cook over medium to low heat stirring a little, and lifting up mixture in order to make it fluffy
- —Before it is fully set, sprinkle cheese on top, decorate with tomatoes around the edges and maybe a couple in the center.
- —Put a lid on the frying pan and allow to continue cooking over very low heat until it is set in the center and the cheese is melted.

—When center is set, take off heat, let sit for five minutes and then cut into pie shaped wedges. At breakfast serve with toast! At lunch, serve with a small salad.

Exercise

Sarah Prince: Walking in the Woods

It is even more important than ever that I get out for at least one daily walk. Here is a photo of what the busy beavers near me are up to, pandemic or not.





Nan Clark: Taking a walk





Or relaxing outdoors: Joyce & John Follet



Stay Connected

Marianne & Fred Drake:

Freddy and I get up every day and thank our higher power for allowing us to be in Chesterfield away from the stress of the more urban environments. Yesterday we spent the afternoon trying to help a loved one in CT problem solve an emergency. Connecticut is now moving elderly nursing home residents around to create COVID facilities and it became a crisis yesterday for my sister-in-law's mother. It kind of takes your breath away how quickly COVID comes to roost at your door in some manner or form. It just drove home for me how we need to support our friends and families at the drop of a hat to manage whatever stress or crisis comes their way. Sometimes that's the best one can do from the confines of your home.

Carol Jolly:

Like others, I aim to get outside for some exercise daily, sometimes with others -- 6 feet apart of course -- and sometimes alone. I've done a fair amount of yard work, now that the garden is showing the early signs of spring. I'm spending lots of time on Zoom "sharing" meals with my family, "meeting" with my Book Group and my adult education classes, playing online Mah Jongg, "attending" Finance Committee meetings. And I've been doing a whole lot of cooking, trying out new recipes and finding new ways to use ingredients that have been in my pantry for quite a while. I feel immensely grateful that playing my part in this global struggle simply means adjusting my comfortable lifestyle to spending more time alone in a warm house with plenty to eat. And of course I can't put a value on the gratitude of knowing my family is able to do the same.

<u>Musings</u>

Kessie Warlow-Harry:

April 6, 2020. My thoughts turn to lamb

All I've been able to think about, well, not quite all, the past couple of days, is lamb. And even though I'm no longer connected to any church or religious activity, I am pulled back towards the fold from time to time. Easter is one of those times. At Easter each year I am reminded that I was born on an Easter Sunday many years ago, and others will remember that the bunny comes, so I'm told, with chocolate eggs to help sweeten us for the coming year. As children of course we would go to church where we were taught all the good tenets of Christianity. The congregation raised their voices to sing, "Jesus Christ is risen to -day", hymn no. 134 in my book of common prayer. Every line as many of you will know was followed by a resounding "Alleluia!"

In fact, many of the Easter hymns have an Alleluia as one of the main words of rejoice, sometimes

multiple Alleluias! As children upon arrival at church, our first mission was to find the order of hymns and see how many had Alleluias, shuddering to find all the traditional Alleluia hymns included. We knew that our mother, who thought the word was one of the most joyful in the English language and who had one of the flatest voices I've ever heard, raised her joy over and above all others in the church on Easter Sunday, causing her four children embarrassment beyond any comfort level. Yet, with her joy that Christ was risen, she also unwittingly taught us that it was fine to behave in a non-conformist fashion so long as you did no harm. After church, home to lunch and my favorite meal of the year. Roasted leg of spring lamb, new potatoes and peas and of course homemade mint sauce, that vinegary sweet and acidic concoction that I could drink straight from the sauce boat.

This year, stuck as we all are at home, selfisolating, keeping our distance, unable to visit, touch one another, or dine with friends, I am thinking I will take myself one day this week to a lamb farm and procure a small leg of lamb. Of course it will probably be frozen, but it will be local. I have some delectable looking potatoes from the farm up the road, and I have frozen (yes frozen) peas in the freezer. I don't have mint. I'll have to ask a friend to get me some or maybe even make a foray into one of the supermarkets. Hate to have to do that but I have stitched together four lovely face masks made from handkerchiefs that belonged to a friend who died early last year. Sort of a nice way to remember her. And the week after Easter, I'll make Shepherd's Pie. Shepherds tend to sheep, not cows, right?

Justin West:

When I volunteered for this job, I never imagined how much work it could be. However, every moment has been fun, getting to know the great people of Chesterfield, our Town government, and Whip City Fiber as well as folks from other towns. It is exciting that we have begun subscriptions for high-speed broadband. As of this writing, we have 185 subscriptions and counting.

Chester, our Broadband Chesterfield mascot, has made his appearance in the center of town. He hopes that all of you are well and wants to say that, in the present crisis, we all realize how invaluable high-speed internet can be. We will begin constructing the network in



town in June with hook-ups to follow. However, we have to be patient as we want to keep all of the utility workers safe. You can sign up for broadband at: www.whipcityfiber.com/chesterfield. You can get more information at: https://sites.google.com/townofchesterfieldma.com/broadband-

chesterfield/updates or email me at mlpmanager@townofchesterfieldma.com. Stay safe!

A New view at the right time By Jan Gibeau

Getting through these difficult times has kept me busy, but certainly not bored. The relief of knowing we can connect with each other (that is, some of us) on the internet is also a mixed blessing. It surely brings out the longing for Broadband starting ASAP. Try to watch a video, go on Zoom or use Netflix in Chesterfield! My only fall back is to go to the COA office, but even then I can suddenly find myself disconnected from the internet again. Knowing I'm not alone helps. Living in this virtual world ends up taking more time than ever to get things done. Even friends who have more computer savvy agree.

On the other hand, sitting in the solitude of the office, in this wonderful Center, with no one else around is very peaceful; plus, I have work to do. What better way to pass the time. I'm lucky. A lot of people have lost that way to get through this crisis. Nevertheless, there's still the problem of having our social wings clipped. No gatherings, going out for dinner (unless you like eating in your car or racing to bring your takeout home), no movies and popcorn, and no lingering in supermarkets waiting for the urge to buy forbidden treats overtake you. What to do for amusement... hmmm. Boy, was I lucky.

Eversource came to cut down the trees in front of my house. What a treat to watch. It even took several days. It was amazing to see men in a crane with a bucket cut sections of wood from the trees and drop them to the ground without touching any wires. The new view will take some getting used to, but I've been hoping for



this change for a long time. Next came friends and a neighbor to cut up the hardwoods. We're now waiting for Eversource to return and remove the long pieces of pine and hemlock; another chance to watch men pluck big logs up as though they were toothpicks. What a great way to take one's mind off of the current cloud hanging over us.

Keeping us Safe

No Masking the Truth:

Denise LeDuc has been a special volunteer working long hours to make masks for everyone who needs them. This has been a lifesaver for our volunteers and others in town, but she has actually made 250 by the time you read this. I can still hear the whirring of her machine from here. A heartfelt thanks to Denise.

Keeping us Clean

Therese Brigley has been repeatedly cleaning and sanitizing the Center before and after any work done at the Center; no small feat. Without her, many food deliveries would have been far more daunting.



Happy Birthday in May!



Daniel Hewins, Tod Robertson, Kimberley Gray, Kim Grybko, Charles Worpek, Gary Theroux, Mariann Furnari, Kevin Mcquaid, Ione Cherry, John Childs, Eileen Wright, Pauline Judd, Laila Salins, Alexander Lapinski, Denise Cormier, John Larue, Patricia Colson-Montgomery, Frederick Drake, Sandra Wickland, Alexandra Cherau, Kenneth Adams, Donna Lynde, Richard Donath, Susan Brisson, Miriam Kaye, Charlene Baiardi, John Figgie, Joseph Lingg, Richard Ladd, Robert Judd, Robert Hewes, Roland Curtis, Nancy Curtis, Jean Shaw, Paul Cronin, Lenore Pittsinger

Humor: The Fifth Element of Survival



Just be careful because people are going crazy from being in lock down! Actually I've just been talking about this with the microwave and toaster while drinking coffee and we all agreed that things are getting bad. I didn't mention anything to the washing machine as she puts a different spin on everything. Certainly not to the fridge as he is acting cold and distant. In the end the iron straightened me out as she said everything will be fine, no situation is too pressing. The vacuum was very unsympathetic... told me to just suck it up, but the fan was more optimistic and hoped it would all soon blow over! The toilet looked a bit flushed when I asked its opinion and didn't say anything but the door knob told me to get a grip. The front door said I was unhinged and so the curtains told me to ...yes, you quessed itpull myself together.



Regional News

Seniors Aware of Fire Education



As the coronavirus spreads into our hilltowns, you have been given a lot of good advice on social distancing and what to do if you come down with it or are exposed to it.

Our topic this month is what to do if you or a loved one needs an ambulance.

It is easy; dial 911. Listen to the dispatcher and answer his/her questions. You may be very anxious, but don't be impatient. The dispatcher needs to ask the questions so that the appropriate response team will get to you.

Breath, keep your distance and be SAFE!

--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.

Summer is still coming. Save this date! Thursday August 20, 2020

Let's go back to when Life was Simple: **Pickety Place Luncheon**Mason, New Hampshire

5-Course Luncheon, Acres of gardens, greenhouse, unique Herbs and Gift Shop

Chesterfield Adults 60 and older: \$25 p/p

All other residents and others: \$40

Motor Coach will depart from Chesterfield Comm. Center 8:45am, return 5pm Goshen Town Hall 9am, return 4:45pm

To register and to get more information, call Maryanne Coleman: 296-4787

Full Payment due at time of registration

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!

Spring Cleaning

No, not windows, though mine are a little dirty... let's talk about those annoying piles of paper. Can you imagine having just a few tidy, labeled, and filed stacks of paperwork? Can you imagine no risk of sliding on a loose piece of paper and falling? Can you imagine someone being able to come into your home and find the medical records you need right now because you went to the hospital? No? Well, we have some time, so let's see what can be done.

First, find a container such as file drawers or cardboard boxes of a size to hold folders. Find folders or dividers. Get a marking pen and/or labels. Find a box for shred and recycle.

Second, find a clear surface and lay out your piles and stacks, sorted into their relevant topics. Determine by topic if they are: keep forever, keep several years, keep a year or less, or shred and recycle. Those things to be kept can be sorted by date, and you may find that some older documents really don't have to be kept. What are the topics? Insurance, bank, automobile, mortgage, utilities, medical, purchases... you get the picture.

Make sure you have topics that relate to taxes. As you might expect, the IRS rules for what to keep and how long to keep it are lengthy and won't even fit this column. Here are the basics:

www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records

Other things such as automobile titles or house deeds, and on the other end, expired warranties for products you don't even still have are simpler to determine. I found several good lists of topics and their timetable for keeping. If you can't access these yourself, give a holler after you've started your process and can see what you have to deal with.

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

Good News!

By Deborah Hollingworth

Seems like there is a scarcity of "good news" these days as we learn to deal with this Covid-19 pandemic, developing new habits of social distancing, scrupulous hand washing, and disinfecting surfaces. Hopefully it's not too early to say we might be seeing some "flattening of the curve" because of our new habits?

Meanwhile neighbors check on neighbors, families and friends keep in touch with social media, new groups of volunteers spring up and our leaders are thinking of ways to work collectively. Who could have imagined Governor Baker putting together a deal with China for over a million face masks and having the New England Patriots jet go pick them up and deliver to Massachusetts hospitals, and our National Guard escorting some of these masks to New York hospitals? It sounds like a movie script, but difficult times call for creative solutions.

More good news:

We have until July to file both our State and Federal income taxes. The Food Stamp program has not been reduced as expected and pop-up Food Pantries are happening in our communities.

Along the same lines, Governor Baker has "frozen" MassHealth benefits. This means those MassHealth consumers who have to file their reapplication paperwork won't lose benefits. Those individuals in the process of filing new applications for MassHealth benefits have more time to get their applications completed. Your time won't run out if you miss a deadline. This decision keeps MassHealth benefits in place and suspends deadlines for getting paperwork completed.

Here's hoping next month will see more progress defeating this pandemic. Until then, stay well, and help a friend or neighbor when you can.

Hilltown Food Pantry Reopens

Hilltown Food Pantry, a program of Northampton Survival Center, is open for food distribution to residents of the hilltowns of western Hampshire County.

In order to better adhere to the physical distancing guidelines our state is prescribing, and to help people stay closer to their homes, a temporary sister pantry has been opened at the R.H. Conwell Elementary School on Route 112 in Worthington to serve residents of Worthington and Cummington who are in need of grocery supplies. Please call 413-238-1999 to reserve bags for pick up on Thursdays from 1 – 1:30pm at the school.

The Hilltown Food Pantry, with its permanent location in Goshen, is open every Wednesday from 1-3pm [extended hours to 6pm are temporarily suspended] and will serve the remaining towns of its service area: Chesterfield, Goshen, Huntington, Middlefield, Plainfield, Westhampton, and Williamsburg. Food distribution for this site has moved across the parking lot to the Goshen Town Hall assembly room. Again for space considerations to help clients, volunteers and staff maintain a safe distance from one another as bags are packed and distributed.

Both sites offer drive by pick up of prepacked bags of groceries for people who are struggling to have food on hand during this national pandemic emergency. The supplies include shelf stable items, fresh produce and other food items as available.

Hilltowners may also choose to access emergency food from Northampton Survival Center at the Jackson Street Elementary School, 120 Jackson St, Northampton on Monday, Wednesday and Friday from 12-3pm during the national Covid-19 crisis.

For more information go to the website: www.northamptonsurvival.org or call 413-268-7578.



The **Hilltown Mobile Market** is coming back this summer with more farms, new locations, a longer season, and double the number of farm shares!

Your support during our pilot season last year resulted in increased grant funding to purchase a market vehicle and broaden our reach to more communities. Starting in July, we will bring "pop-up" markets to Blandford, Cummington, Huntington, and Worthington each week for twelve weeks, stocked with the freshest Hilltown-grown produce. Stop by and shop with cash, credit, debit, SNAP, WIC, or Senior FMNP Coupons, or sign-up in advance for a **Hilltown Mobile Market Farm Share** to support our farms and guarantee your pick of that week's harvest. The

Farm Share is an affordable option with a sliding scale between \$5-20 per week and is also eligible for HIP (Healthy Incentives Program) reimbursements!

The market is supported by *Healthy Hamp*shire, Hilltown Community Development and the Hilltown Community Health Center.

For more information or to sign up for a farm share, visit **hilltownmobilemarket.info** or contact Caitlin Marquis: 413-588-5562, cmarquis@collaborative.org.

Joan Griswold stays in touch and keeps us moving

During our time of keeping our distance while staying close, Joan has made it so much easier for those in her exercise classes to get through it all. Her daily email messages bring encouraging thoughts, important insights and images of her strategies for "working it out" outside. Her emails are refreshing in more ways than one. Here is one of them:

When times get tough, we have to do our best to keep moving!

It seems like it all changed, in just a mere few days. Life as we knew it came to a screeching halt while fear and anxiety began to escalate. Our day to day routines became disrupted, and it took some time for some to realize just how serious things had become. The reality has now sunk in; it's a different world out there right now.

In those final days, I recall the experience of being told I could not teach my exercise classes I so adore, I could not teach valuable CPR skills to folks looking to be helpful in a time of need. If someone had told me a month ago that life as we knew it would be changing like never before, I am not so sure I could have believed them yet here it is, right outside our doors.

Here we are in the midst of the corona storm. We all know someone who knows someone impacted by this storm. We are told to stay great distances apart, and while being outdoors is a great idea, you have to avoid all the mobs. As I continue to navigate my way through each day, I know in my heart the most important thing I can do is to "continue to support". A giver by nature, this comes easily to me. What is harder is relaying it via a media means.

There are some important points that I try to relay. The most important is to be sure you move your body, each and every day, in some way. Maintaining some physical movement is good, for both the mind and body. I created a YouTube channel for all to resource. There are exercise, nutrition and relaxation videos available for all. Check out my channel at:

www.youtube.com/channel/ UCtInbx8RBhb GC4fvN3icJw/featured Subscribe to be informed when I update and add more! I have now begun to also provide Zoom exercise sessions for the Monday, Wednesday and Friday groups. Contact me for additional information.

Routine in your day is an absolute must. Have a plan or a list of what needs to be done! Try to have things that you can incorporate into your day, and make you feel good! Maybe it is reading, calling a friend to talk or writing a poem, tending to your plants, or simply sitting quietly and appreciating being alone. If alone is something you are feeling too strongly, there is an email list that allows participants to write and share with others. If this sounds like something you need in your day, just let me know and on the email distribution list your name will go!

Eating wholesome and healthy foods supports healthy brain function. This is also an important consideration for keeping your immunity at its optimal function. Hand washing and good hygiene along with distance from others is important, but how about being mindful of what you decide to fuel your body with each and every time you reach for something? Carbs are so easy to consume in a pinch, but do not forget to have something with protein content each and every time you eat.

I personally believe the best way to start the best day is to get up and get your exercise out of the way. Morning is a wonderful to wake up your heart and challenge your muscles, or to be outside enjoying fresh air and the beauty that surrounds us here in the hills. I have never been more appreciative of the little trails, low traffic roadways and local little streams. They provide such beautiful and tranquil scenes. Be in these wonderful moments as much as you can; stop and cherish them as the gift that they are. Breathe deeply and expand those lungs, feel your belly extend then engage core to spine. Do not forget your muscles need attention too! Pick up those free weights and crank out a simple strength exercise or two!

Stay plenty hydrated, for this, too, is important as it keeps your joints lubricated and your body functions regulated. It's great for your skin while it flushes your body of all the crazy toxins!

Maintain a positive attitude the best that you can. It is really easy to be down when you watch the news and engage with others who cannot see the positive things that surround them every day. I am so incredibly thankful for the elders who I am fortunate to know; they have taught me that sometimes you have to admit things are out of your control. Once you acknowledge that this is the case, you can move about your day with greater dignity and grace.

We will gather in person again sometime soon! Until then, be sure to make the effort to take care of YOU. The corona storm will indeed pass. Until then, please stay healthy and safe.

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If you have a consumer problem or question, contact the Northwestern District Attorney's Consumer Protection Unit:

Greenfield (413) 774-3186 Northampton (413) 586-9225

TIPS TO AVOID CORONAVIRUS SCAMS

- Hang up on robocalls. Don't press any numbers. Scammers are using illegal robocalls to pitch everything from scam Coronavirus treatments to work-at-home schemes. The recording might say that pressing a number will let you speak to a live operator or remove you from their call list, but it might lead to more robocalls.
- Ignore online offers for vaccinations and home test kits. Scammers are trying to get you to buy products that aren't proven to treat or prevent the Coronavirus disease 2019 (COVID-19) online or in stores. At this time, there also are no FDA-authorized home test kits for the Coronavirus.
- Fact-check information. Scammers, and sometimes well-meaning people, share information that hasn't been verified. Before you pass on any messages, contact trusted sources.
- Know who you're buying from. Online sellers may claim to have in-demand products, like cleaning, household, and health and medical supplies when, in fact, they don't.
- Don't respond to texts and emails about <u>checks from the government</u>. Anyone who tells you they can get you the money now is a scammer.
- Don't click on links from sources you don't know. They could download viruses onto your computer or device.
- Watch for emails claiming to be from the Centers for Disease Control & Prevention (CDC) or experts saying they have information about the virus. Visit the <u>Centers for Disease Control and Prevention</u> (CDC) and the <u>World Health Organization</u> (WHO).
- Do your homework when it comes to donations, whether through <u>charities</u> or crowdfunding sites. If someone wants donations in cash, by gift card, or by wiring money, don't do it.